



THE STATUS OF YEMENI WOMEN: From Aspiration to Opportunity



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February, 2014



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Contents

| | |
|---|-----------|
| Foreword from the Advisory Committee | v |
| Acknowledgements..... | vii |
| Executive Summary | ix |
| 1. Times of Unrest, Transition and Hope..... | 1 |
| 2. Methodology and Country Context..... | 3 |
| Study Methodology | 3 |
| Country Context: Cumulative Crises | 4 |
| The Evolution of Yemen’s Legal Framework..... | 7 |
| 3. What Explains the Large Gender Gaps in Education?..... | 11 |
| Schooling still distant dream for many | 11 |
| Education Valued: Work, Social Status, Personal Development and Autonomy..... | 17 |
| Who decides? The powerful influence of fathers and brothers..... | 18 |
| The gap between aspirations and reality | 18 |
| 4. Limited Autonomy within the Family | 23 |
| Married too young | 23 |
| Limited voice in decisions about marriage | 27 |
| Limited control over fertility and risky childbearing | 29 |
| Violence against women under-reported, and with little redress for resolving disputes | 32 |
| The stigma of divorce | 34 |
| 5. The Strong Normative Boundaries and Status that Surround Jobs..... | 35 |
| Weak and Restricted Labor Markets..... | 35 |
| Scarce choices in the countryside..... | 37 |
| Urban outlets a bit more promising..... | 39 |
| Few opportunities for entrepreneurship, and little access to finance | 41 |

| | |
|--|-----------|
| 6. Building Blocks towards Improved Wellbeing and Inclusion | 45 |
| Invest in human development and expand access to quality education and health care | 46 |
| Delivering quality education..... | 46 |
| Investing in maternal and child health..... | 48 |
| Expand productive economic opportunities | 49 |
| Bring Justice Home | 51 |
| Establish peace and security, and move quickly to address development emergencies | 53 |
| A challenging road ahead..... | 55 |
| References | 57 |
| Annex 1: Methodology Note on Global Qualitative Assessment | 63 |
| Annex 2: Policy Interventions: Some Examples from Other Countries | 67 |

Foreword from the Advisory Committee

This study attempts to understand gender gaps in Yemen and understand their causes with a particular focus on women's engagement in economic activity. Very few Yemeni women participate in the labor market. The majority of women who work, especially rural women, work without pay, in the informal sector, on farms, or in family enterprises. Despite significant gains in human development, Yemeni girls lag far behind boys in education levels, and women continue to have limited access to reproductive health care. All these gaps are particularly stark in rural areas.

We believe that economic empowerment of women is the key to breaking this vicious cycle. The process of women's inclusion in economic activity starts with girls' education, promoting girls' retention in schools, defining a legal minimum age of marriage and supporting rural households in particular in breaking the traps of illiteracy, poor health, and limited economic opportunities.

Despite the significant role played by women in the events of February 2011, real progress in on the ground, remains a distant dream.

The present study details the challenges and proposes the policies and actions needed to create a more equal footing for women, be it in terms of accessing health, education and other services, or in terms of the world of work, or that of political and civic life.

Some of the most significant outcomes of the National Dialogue process have been steps in the right direction: proposing a minimum age of marriage of 18 years, mandated representation of women in political bodies of at least 30 percent, and criminalizing violence against women. In the end, to make a real difference will require political will, and also a significant change in the behavior and view of the community of the role of women in society, and perhaps most of all, in how women view themselves. Without these, Yemeni women will not be able to fully participate in the national economy and in the process of reconstruction and development, and the aspirations of half of Yemen will remain unrealized.

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Acknowledgements

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This report draws on new insights from the rapid qualitative assessments on gender and economic decision-making that were carried out as background for the WDR 2012 in 20 countries. The team thanks Carolyn Turk, Ana Maria Munoz Boudet and Patti Petesch who worked with us to refine the qualitative instruments and supported training for fieldwork. Qualitative fieldwork was led by the Yemeni Women's Union and took place during the momentous month of January 2011. The quality and richness of the qualitative findings are a testament to the commitment and hard work of the team at the Yemeni Women's Union. The team especially thanks the late Ramzia Aleyrani and Mai Abdulmalik. To the men and women, youths and adolescents who generously participated in the focus groups at a time of turmoil we are most grateful. Thanks also to Sarah Nedolast (PRMGE) for providing inputs into Annex 2.

Many thanks to peer reviewers Nistha Sinha (Senior Economist, ECSP3), Nina Bhatt (Senior Social Development Specialist, MNSSO) and Wilfried Engelke (formerly Senior Country Economist for Yemen, and currently Financial Advisor to the Embassy of the Federal Republic of Germany in Portugal), and other colleagues who provided invaluable feedback. The team gratefully acknowledges the support of Bernard Funck (acting Sector Director, MNSPR) and Manuela Ferro (Director, Strategy and Operations, LCRVP). We thank Hartwig Schaffer (Country Director,

MNC03) and Wael Zakout (Country Manager, MNCYE) for their enthusiasm and support for analytical work on gender in informing dialogue and operations.

And last but by no means the least; we thank the Advisory Committee for this report: Amat Al Al-im Alsoswa, Dr. Intelak Al-Mutawakkil, Thekra

Al-Naqib and Prof. Dr. Fuad Al-Salahi for contributing the foreword, advising the team and providing valuable insights. A special thanks to Samra Shaibani, Maria Victor Handal and the team at the World Bank's Sanaa office for their dedication and support. The team gratefully acknowledges Yahya Al-Hasani for painstakingly translating this report into Arabic.

Executive Summary

Yemen is setting out on a path of transformation, as are other countries in the Middle East and North Africa. These periods can be times of opportunity for building more inclusive societies and economies, or times of great risk and regression in past gains.

Year after year Yemen ranks last or near last in global indices of gender gaps and female empowerment. While some gender gaps have narrowed in recent years, considerable challenges remain, and it is likely that the succession of crises faced by the country in recent years reversed some of these hard-earned gains. As Yemen moves forward, it should strongly prioritize gender equality as an important goal in its own right but also because doing so will be vital to lay the foundations of a more inclusive country and society.

The objectives of this report are two-fold: first, to take stock of the status of gender outcomes in Yemen and understand the forces that are driving the strong gender inequalities; and second, drawing on these insights and outcomes of the study, to highlight promising areas for policy action in this crucial transition period. The report explores how individual aspirations and opportunities in the areas of education, family formation, and labor force participation are constrained by the severe gender gaps in Yemeni society.

The report draws on the conceptual framework of the *World Development 2012: Gender Equality*

and Development, and the regional report on gender equality, *Opening Doors: Gender Equality in the Middle East and North Africa*. The report's analytic approach is unique in threading together three bodies of evidence and analysis to shed new light on significant trends and causes underpinning the large gender disparities in the country. The report presents: i) a fresh look at available survey data on human development and socio-economic indicators in the country; ii) a brief history and in-depth analysis of the most critical legal barriers to women's and girl's full participation in Yemeni society; and iii) insights from a rich qualitative dataset collected in January 2011. The findings especially highlight the powerful roles of social norms and legal rights and entitlements in placing women and girls at a disadvantage and constraining not only faster progress on gender equality but also the country's economic development.

Main Findings

Yemen has made important progress in closing key gender gaps: female literacy rates and life expectancy have grown more than twice as fast in Yemen as in MENA over the last decade. Yet many challenges remain: significant differences between boys and girls in school enrolment and educational attainment, significant unmet reproductive and child health needs, no legal minimum age of marriage for girls, legal restrictions on women's mobility and decision-making, limited agency and voice for women within

and outside the home, barriers to female participation in the labor force and in political life and few opportunities for paid work and entrepreneurial activity. These stark gender gaps are influenced by and set within the context of conservative and strict gender norms.

Large Enrolment and Gender Gaps in Education; Significant Unmet Needs for Reproductive and Child Healthcare

Expanding access to education for boys and girls alike is a major challenge for Yemen. Data from 2005, the most recent national household survey available, indicate a net enrolment rate of 63 percent for boys and just 40 percent for girls of school-going age (6 to 13 years old). Enrolment remains limited due to weak enforcement of universal education laws, lack of girls' schools and female teachers, an acute problem in rural and remote areas. The family's lack of resources emerges as another key reason for ending education, in both the survey and qualitative material.

Despite similar aspirations, girls face far greater challenges than boys. Gender disparities in education in Yemen are not only driven by poverty, but also the urban-rural divide that underpins differences in access and normative practices. Rural Yemeni children, whether poor or non-poor, are far more likely to have never attended school than their urban counterparts. In addition to lack of schools for girls, lack of female teachers, limited interest on the part of the family in continuing the education of daughters, concerns for the safety, honor and reputation of adolescent girls, combine with the tradition of early marriage to counteract the positive value of education expressed by participants in the qualitative study.

While Yemen has made progress on important measures of child and maternal health, child mortality rates and access to antenatal services remain worryingly low, while maternal mortality rates and fertility rates are the highest in the MENA region. In 2010, only one in three Yemeni women gave birth

while attended by a medical professional, a problem that is particularly severe for women with no education, and women in rural areas. In rural areas, moreover, only 20 percent of women receive antenatal care, disproportionately increasing mortality risks among women.

Limited Autonomy in Family Formation Decisions and Limited Redress for Family Conflict

Unification in 1990 entailed the merging of two disparate legal systems in the North and the South, with the conservative principles of the North dominating over time. This has been accompanied in some cases by further regression in women's rights. The current Yemeni legal framework, and in particular the Personal Status Law, significantly restricts choice, mobility and decision-making for women.

A notable example is the lack of a clearly defined legal minimum age of marriage, which would prohibit child marriages and lower the rates of early school dropout, risky childbearing and domestic violence. The majority of Yemeni women are married by age 17 or younger, sometimes as young as 8 in rural areas. The Rights and Freedoms working Group, one of the 9 working groups in the National Dialogue Conference, has recently passed by majority vote a draft constitutional article setting minimum age of marriage at 18 years. Under the Personal Status Law, women require a male guardian's (a father, grandfather or brother) permission to marry. Women also have limited control over their fertility, decisions related to when and how many children to have. Although Yemeni youth who participated in the qualitative assessment value their communities' traditions, they wish to increase the age of marriage and childbearing in order to continue with their education, reduce health risks and other problems associated with this practice, and become more mature as well as better parents.

According to men's and women's focus groups, domestic violence in their community occurs when

women disobey the norms surrounding household roles and proper behaviors for women in both the public and private domains, and also when the family is under economic stress. Survey findings indicate that 37 percent of Yemenis agree that violence against women is justified if they are disobedient. The norms that define domestic violence as a strictly private matter and a source of shame for women lead to systematic underreporting and little formal institutional support for redress. The figure of the male guardian implies a significant gender imbalance in who can initiate the process of family separation, retain legal resources, and obtain custody of children.

Some laws also directly inhibit women's ability to access economic opportunities. For example, under the 1992 Personal Status Law, women are under a general duty to obey their husbands. Married women require a male guardian's permission to apply for a passport. Since 1998, married women need their husband's permission to work outside the home.

Severe Constraints to Economic Participation

Yemeni women and men in both urban and rural locations face unemployment and lack of opportunities. Women, however, face additional barriers that severely limit their labor force participation despite the strong financial needs of their families. More than 90 percent of Yemeni women of working age do not participate in the labor force (i.e., are neither employed nor looking for work) compared to 20 percent of men out of the labor force. Worries, more than 90 percent of Yemeni women who work, and almost all rural Yemeni women who work, work without pay. Strict gender norms (such as those that limit women's role and identity to domestic work), religious traditions, mobility restrictions and the practice of seclusion, time constraints, limited education, and concerns for women's honor and safety mean that women's economic activities are often conducted in the private sphere of homes.

Working without pay—for instance, farm work and home-based sewing and handicraft activities—is part of women's typical household responsibilities, particularly in rural communities.

Women in urban areas participate in the workforce at almost three times the rate as in rural areas—working for pay, mostly in the public sector— but they also have higher unemployment rates (affecting nearly one in eight urban women). Urban contexts provide more outlets for women who wish to engage in paid work beyond their homes, but many of the same norms and practices that discourage rural women from economic participation—or that limit their participation to jobs that are extensions of their domestic roles—are also reported. Urban men also struggle with unemployment, but at less than half the rate of urban women.

Entrepreneurship can provide outlets for women, including to work from the home, and may therefore be more compatible with the prevailing conservative norms. However, in Yemen, only about 6.5 percent of firms have female owners, women make up only 5 percent of permanent full-time workers in enterprises, and the number of enterprises where the top managers are women is very low. The strong gender hierarchy that governs marital relations and control of assets in Yemen makes it very difficult for women to pursue business enterprises without their husband's support. Women business owners also struggle to raise capital through formal and informal sources and put up assets as collateral. More promising, microfinance services are taking off that do not require tangible collateral—and women account for nearly 90 percent of their customers in Yemen.

A Window of Opportunity to Improve Wellbeing and Inclusion

The country's large gender disparities in education and work, and women's limited autonomy over the crucial family formation decisions affecting their lives, reflect deeply held norms, discriminatory laws, and years upon years of accumulated disadvantages.

Norms and awareness can be very slow to change, but it is not an option to wait. Policy action across diverse fronts will be needed to reduce and remove the severe and interlocking constraints on women's aspirations, capacities and opportunities for

inclusion in their society. At the same time, interventions are also needed to provide promising outlets for men and boys to participate and thrive as well. The findings from this report point to the following areas for action:

| Priority Area | Interventions | Civil Society | Government | Development Partners |
|---|--|---------------|------------|----------------------|
| Invest in human development and bridge gender gaps in education and health care | Increase girls' schools and classrooms in rural and remote areas; introduce dual shifts, informal/community classrooms, literacy and bridge classes | | √ | √ |
| | Complementary interventions in education: Invest in qualified female teachers; conditional incentives; safe and reliable transport | | √ | √ |
| | Build awareness on the importance of girls' education and reproductive health and reduce resistance to change among communities | √ | | √ |
| | Broad-based increases in quality health care, water and sanitation; Create cadre of trained health care workers, including community midwives; Bring services closer through mobile teams and local recruits | | | √ |
| Expand productive economic opportunities | Create economic opportunities in the immediate term: Reconstruction and labor-intensive works; skills training; cash for work opportunities for local service delivery especially in health and education | | √ | √ |
| | Identify and ease constraints to hiring women in the private sector; Improve understanding of remunerated and unpaid work | | √ | √ |
| | Foster normative change to enhance economic empowerment of women- in schools, communities, and the workplace: Combating stereotypes; Reducing gendered curricula; Encourage girls to study math and science | √ | | |
| | Expand opportunities for self-employment and entrepreneurship, especially in rural and agricultural work through business skills, microfinance, access to markets and collateral | √ | √ | √ |
| Bring justice home | Establish a legal minimum age of marriage for girls, and expand birth and marriage registrations: Build awareness, Gather support and endorsement from community and religious leaders | √ | √ | |
| | Complement legal reform initiatives with building awareness; learning from international reform experience; mobilizing support | √ | | √ |
| | Combat domestic violence: Collect better data; Enact specific legislation; Make the criminal and judicial systems work for women | √ | √ | √ |
| | Spread awareness about and improve implementation of some existing laws: Protect inheritance rights of women; Build grassroots legal awareness; Build capacity of local institutions and government to respond | √ | √ | √ |
| Establish peace and security, and move quickly to address development emergencies | Improve security and law and order | | √ | |
| | Ensure a truly inclusive political transition; Build capacity and learn from international experience; provide fora for open debate and dialogue | √ | √ | √ |
| | Quickly address urgent humanitarian needs- food, supplies and services | | √ | √ |
| | Actively support greater political and civic leadership and participation of women: Quotas, Mentoring, Capacity Building, Awareness and Mobilization | √ | √ | |

1. **Expand access to quality education and health care, especially in rural areas.**

While the physical availability of girls' schools and classrooms remains a critical constraint to girls' educational attainment, especially in rural and remote areas, complementary, gender-sensitive, and gender-targeted interventions are also needed. Norms about safety and reputation of girls, and the limited value placed by parents on the education of their daughters, are particularly salient in some parts of Yemen, and exacerbate the situation. Local norms must be taken into account for interventions to be effective, and there is scope for civil society to raise awareness about the importance of education for girls.

In addition to expanding access to educational facilities, education can be brought closer to the home through the provision of safe, reliable and affordable transportation. In many parts of the country, schools need to be staffed by a cadre of qualified female teachers, perhaps drawing on local women. For girls who are out of school and adult women, well designed literacy and remedial classes with an appropriate curriculum can expand basic reading, writing and arithmetic skills, while allowing some girls to continue their education.

These may be combined with incentive-based approaches aimed at increasing enrolment and retention. In other countries, these incentives have been successfully linked to deterring early marriage, and this could be piloted in Yemen as well. The government of Yemen, with the support of the World Bank is expanding a pilot conditional cash transfer program to increase enrolment and retention of girls in grades 4–9 and also investing in training female teachers.

In the case of health, broad-based gender neutral programs to improve the distribution and quality of healthcare facilities, water

supply, and sanitation can have significant impacts on female and child mortality. Targeted interventions are also needed to bridge the gaps in maternal and child health needs, spread awareness on the benefits of timely preventive and curative care. Investing in Yemen's children will require bringing services closer to the people, especially in rural Yemen, through mobile service delivery, or investing in skills of community midwives and local health staff.

2. **Expand productive economic opportunities.**

Given the extremely low rates of participation of women in the workforce, and the significant incidence of women working without pay, it will be critical to better understand unpaid work and the constraints to female participation. This then can form the basis for appropriately designed policy interventions that address these particular constraints. Given the strong social norms around women working for pay and working outside the home, normative change will need to be actively fostered—in schools, communities, and in the workplace.

Over and above the need for boosting private-sector led job creation, there are opportunities to expand men's and women's equal access to productive employment through reconstruction, public works and humanitarian assistance. Another key area for policy is supporting self-employment and female entrepreneurship, especially in rural areas and agriculture-based activities. These will require expanding access to credit and markets and investing in business skills. Similar efforts are currently being implemented by the Social Welfare Fund and the Social Fund for Development, and it will be important to ensure that these reach women as well as men.

3. **Bring Justice Home.**

As in many countries in the region, Yemen's legal framework also imposes significant

constraints on women's agency, voice and mobility. However, in contrast to MENA, the absence of a legal minimum age of marriage poses even more fundamental constraints to women's human development, economic empowerment and agency within and outside the home. This is an urgent priority for reform. In Morocco, advocacy campaigns were critical to successfully raise the minimum age of marriage for girls, and building support through a broad-based coalition of stakeholders will be important in Yemen as well.

Complementary interventions such as encouraging the registration of births and marriages will also be needed to support the implementation of a minimum age of marriage law. Specific legislation on gender-based violence and means to monitor domestic violence also need to be put in place. Even where existing laws are meant to protect women, there is little awareness of them and implementation is weak. Thus efforts are needed for more effective redress

for women facing domestic violence, divorce, and family conflict through the formal and informal legal system, through building capacity to demand rights at the local level and enabling local judicial systems to respond.

4. **Establish peace and security, and move quickly to address development emergencies.**

Ushering in political reform, stabilizing security, and providing law and order are critical pre-conditions for any sustainable improvement in outcomes for women. An inclusive political transition, that allows for women to freely participate in constitutional reforms, elections and elected bodies, will be an important step. These will need to be accompanied by concrete efforts to enhance women's participation in civic and political life: through quotas, mentoring, capacity building or mobilization. At the same time, urgent humanitarian needs for food, supplies and services need to be addressed. If well-targeted, such programs can disproportionately benefit women and children, who are most at risk.

1

Times of Unrest, Transition and Hope

Yemen is among the world's most fragile nations. Since the country's unification in 1990, its people have been battered by cumulative systemic crises, with recent years especially tumultuous. The oil, food, and water shocks that struck in 2008 worsened living conditions for the large majority of Yemenis and spilled into a period of significant political and social unrest that continues in the wake of the Arab Spring of 2011. Presently, a transitional government is wrestling with violent armed conflict, mass population displacement, rising hunger, and a weak economy. At the same time, the National Dialogue Conference has presented an opportunity for an open, inclusive dialogue on the political transition.

Yemen is undergoing a profound transformation, as are other countries in the Middle East and North Africa (MENA). These can be opportunities for building more inclusive societies and economies, or times of great risk and regression in past gains. In Yemen, as elsewhere, young women and men have been the vanguard of calls for change and greater economic and social equality. This is epitomized by the recognition of Tawakel Karman, who became the youngest and first Yemeni recipient of the Nobel peace prize in 2011.

A growing literature is documenting how conflict and post-conflict periods can sometimes provide openings for women to assume new roles in their society as gender norms relax out of dire necessity.¹ Women in Yemen played a crucial role in the uprisings of 2011. But they report that they are still waiting for

change and their lives have become worse over the past year due to difficulties with accessing food and jobs and poor security. In addition to help with food shortages and insecurity, women call "on the government to help them recover from the crisis by supporting women to earn incomes so that they can protect their families from the threat of future crises" (Oxfam 2012). Although data is lacking, it may be that women and girls are bearing disproportionate hardships as the country's deep gender gaps interact with the political, social, and economic crises.

Yemen's continuing crises form a critical backdrop to this report's exploration of the gender inequalities facing the country. Year after year, Yemeni women rank last or near last in global indexes of gender gaps and female empowerment. Yemen is the lowest ranked among 135 countries on the 2012 Global Gender Index (GGI), a position it has held now for seven consecutive years. Similarly, Yemen ranks 83 out of 86 countries in the OECD 2012 Social Institutions and Gender Index (SIGI), which captures discriminatory social institutions including legal constraints. Country progress reports on the Millennium Development Goals (MDGs) make evident that Yemen is unlikely to meet any of its MDG goals

¹ There is now a growing literature on gender and conflict, and how these periods can be times when women's agency grows. See, for example, Petesch 2012 and 2011, Brück and Vothknecht (2011), Petesch (2011), Menon and Rodgers (2011), Bouta, Frerks, and Bannon (2005); Bop (2001); Meintjes (2001); El-Bushra (2000), and Sørensen (1998).

by 2015, among which are several gender targets. Yemen was also among five Arab countries ranked as the last bottom 10 countries on the WEF gender disparity index, 2013.

Having said that, Yemen has made significant headway in bridging some gender gaps in recent years. Since 2000, Yemen has witnessed more rapid progress in key human development indicators than the Middle East and North Africa (MENA) region, and this progress compares favorably with Low and Middle Income (LMI) countries as well. Still, educational and other gains have not been rapid enough to catch up with the regional average, considerable

challenges remain, and it is likely that the recent crises have reversed some of these hard-earned gains.

Against this backdrop, the objectives of this report are two-fold: first, to bring together new analysis—from quantitative, nationally representative data, an assessment of key legal constraints, and a new qualitative field study—to take stock of the status of gender outcomes in Yemen and understand the forces that are driving the strong gender disparities; and second, drawing on these insights, to highlight promising areas for policy action on gender in this crucial transition period as the country strives to knit together a more secure, prosperous, and inclusive society.

2

Methodology and Country Context

This section presents the analytic framework and evidence base for the report, and then sets the stage for exploring gender issues by providing an overview of the country's current socio-political challenges and a brief history of Yemen's legal framework of relevance to gender equality. The three main sections of the report to follow focus in turn on education, family formation and conflict, and economic participation; and within each section the analysis probes into available data on the gender dimensions of conditions and trends in those areas, normative constraints and aspirations underpinning those outcomes, and key legal challenges. A final section then draws on these findings to highlight strategic areas for policy action.

Study Methodology

The empirical literature repeatedly suggests that greater gender equality in areas such as education and economic opportunities contributes importantly to a nation's overall economic growth and poverty reduction.² The central tenet of this report is that individual aspirations and achievements in education and labor force participation both critically shape and are shaped by substantial gaps in gender equality in Yemeni society. The report especially highlights the powerful role of social norms and legal rights and entitlements in placing women and girls at a disadvantage and constraining faster progress on gender equality and economic development

in the country. The analytic approach builds on the conceptual framework presented in *World Development Report 2012: Gender Equality and Development* (WDR2012, World Bank 2011), and the analytical underpinnings of the regional companion report: *Opening Doors: Gender Equality and Development in Middle East and North Africa* (World Bank 2013). In this section we briefly highlight the WDR2012 framework and the evidence base for the analysis and findings to follow.

The WDR2012 framework draws attention to the economic dimensions of gender equality, and conceives of gender outcomes as a product of household responses to the workings of markets, formal institutions (laws and public service delivery mechanisms), and "informal" social institutions such as norms and networks. The benefits of economic development (higher incomes and better service delivery) on gender gaps can be seen through this framework as emerging from the interactions of households, markets, and institutions. For example, household decisions to invest more heavily in educating their girls across a range of countries have resulted from income growth (by loosening budget constraints), markets (by opening new employment opportunities for women),

² For a review of this literature, see chapters 2 and 3 of World Bank (2011c) and for the MENA context, see *Opening Doors: Gender Equality in the Middle East and North Africa* (World Bank 2013).

and formal institutions (by expanding schools and lowering costs).

Conversely, the different domains in the model can come together in ways that constrain progress on gender despite economic development. For example, gender gaps in productivity and earnings remain pervasive around the world. And they are driven by deep-seated gender differences in time use (reflecting social norms about house and care work), in rights of ownership and control over land and other assets (reflecting social norms about economic decision making and also laws), and in the functioning of markets and formal institutions, which work in ways that disadvantage women.

This report on Yemen spends some time exploring social norms. These norms embody attitudes and beliefs, and the informal and formal rules that govern what people can and cannot do as they go about their daily lives (Portes 2006). The gender dimensions of social norms stem from a society's deepest values about the proper status, roles and conducts of women and men. As reported in the qualitative fieldwork discussed below, women in Yemeni society may be harshly scolded or physically punished for dressing or speaking inappropriately in public. In the literature, gender is often conceived of as a relational phenomenon that is socially constructed from day-to-day social interactions.

This report also assesses the country's legal framework, which forms part of the formal institutions which can impact on gender outcomes. In Yemen, for instance, guardianship laws and laws affecting mobility, including the need for spousal permission for married women to work outside of the home, can restrict women's mobility and choice and interfere with their access to economic opportunities. The lack of a minimum age of marriage law has negative ramifications for the education, reproductive health and vulnerability to gender violence for girls.

Drawing on the conceptual framework of the WDR 2012 highlighted above, this report adopts a novel approach by weaving together three bodies of evidence and analysis. First, the report presents a fresh look at available survey data on human development and other socio-economic outcomes in the country. The new analysis was conducted with the Household Budget Survey (HBS) 2004/2005, the most recent available; World Development Indicators; Arab Barometer surveys; and, nationally representative data collected in 2010 on the Status of Women in The Middle East and North Africa (SWMENA 2011), in which Yemen participated. Second, the report presents a brief history and in-depth analysis of leading legal issues facing women's full participation in Yemeni society. This presentation relies partly on the WB-DFID global time series dataset which tracks legislation over the last 50 years across a hundred countries including Yemen in key areas that affect women's agency. Finally, the report offers findings from a rich qualitative dataset collected in January 2011, just as demonstrations were starting to fill the streets of Sana'a (Box 1). The intent is to provide an assessment of not only the scope of major gender inequalities facing Yemen, but also insights into leading forces driving these outcomes and strategic entry points for policy actions to advance gender equality.

Country Context: Cumulative Crises

Yemen has been fragile since its founding with the unification of two states in 1990. While born under a multi-party democracy, the government has been mired in challenges to its authority by sectarian, tribal, and regional divisions and episodes of armed strife. Internal armed conflicts broke out in 1994, 2004, and again in 2011, and remain ongoing in parts of the country. Throughout, the economy has remained weak and vulnerable to shocks, with major towns for instance enduring riots or demonstrations over the price of food and other basic goods in 1992 and again in 2008.

BOX 1: RAPID QUALITATIVE ASSESSMENT ON GENDER NORMS AND AGENCY IN YEMEN

Yemen was one of 20 countries that participated in a rapid qualitative assessment on gender and economic decision-making as background for the *WDR2012*. All told, nearly 4,000 individuals from 97 communities across the globe gathered together in focus group discussions that explored questions of gender norms and strategic life choices shaping education, economic participation, and family formation (also see methodology annex).^a

The fieldwork in Yemen was led by the Yemeni Women's Union. The sample covered 200 participants in two urban communities in the governorates of Aden and Ba'adan Center and two rural communities in the governorates of Amran (Kharef) and Dhamar (see Description of Study Sample below). The research sites are located from the central highlands (Jahran, Kharef and Ba'dan Center) down to a coastal city in the south of the country (Aden). The communities were selected to include urban and rural contexts and different economic, political, and social contexts.

In each locality, field teams conducted six focus groups as well as two-to-three interviews with key informants and residents. The focus groups were conducted separately with males and females of three generations: adults (ages 25 to 60), youth (ages 18 to 24), and adolescents (ages 10 to 16). The findings from this small qualitative sample are not representative of the situation throughout the whole country, but the testimonies can shed valuable light on whether and how gender norms may be changing as well as how individuals and communities are coping with continued crises and weak local economies.

The two rural communities in the sample, Jahran village and the larger town of Kharef, rely on dairy, qat, grain, and livestock and have limited access to water, which severely hinders productivity. Ba'adan Center is the one community where the key informant reported improving local economic trends due to the transition from agriculture to services and because of the availability of migrants' remittances. The community in the south, a neighborhood of Aden city, has seen poverty increase, and the key informant attributes this to a shrinking public sector and oil price hikes, among other factors. The focus groups across the sample generally perceive a severe lack of economic opportunities. This was especially the case in the rural sites where—like in most of the country—a threatened agriculture is the only means of survival. In all communities there are workers who have lost their jobs abroad and who ceased therefore to provide much needed resources for their families.^b

Description of Study Sample

| Name of community | Type of community | Population | Poverty | Economic nature | Social groups |
|---|-------------------|------------|---------|--|----------------------------|
| Jahran Dhamar Governorate | Rural | 17,000 | 55 % | Employment in agriculture, grain, vegetables. Qat the main cash crop. Livestock, dairy, and potato farming and processing. Poverty increase due to drought, food and oil prices. Basic services available. | Tribal community |
| Kharef Amran Governorate | Rural | 700 | 70 % | Agriculture only source of income. Qat the main cash crop. Depends on water trucked in for drinking and planting. Other people depend on rain fed agriculture where they plant grains. No basic services available. | Tribal community |
| Ba'adan Center Ibb Governorate | Quasi urban | 6,000 | 60 % | Agriculture, service sector & immigrants' remittances. Local economy seen to be improving as move from agriculture to services and trade. Rising prices having negative impact on population but benefits traders. Basic services available to an extent. | Mix of tribal, migrants |
| Aden city Adan Governorate | Urban | 132,000 | 35 % | "The economic capital of Yemen." Employment in services, factories, business, fishery, construction, and vibrant tourist sector. Increase in poverty due to privatization, reduced employment in public sector and oil price hikes. Close to harbor and free zone area to be activated soon. Basic services available. | Mix of urban, rural people |

Notes: District or city names have been substituted for the names of the particular villages and neighborhoods sampled. Population and poverty figures are estimates by local key informants.

^a The reader is encouraged to see the introduction of Muñoz Boudet, Petesch, and Turk (2013) for a more detailed explanation of the methodology for the global qualitative assessment and limitations with its sample and research design.

^b Saudi Arabia expelled Yemeni guest workers during the 1990 Gulf War, resulting in the return to Yemen of over a million immigrants and the loss of an important outlet for workers as well as remittance flows for families.

Politically, Yemen is in the midst of a transition government that came to power on the heels of mass protest.³ In January of 2011, public rallies in Sana'a and some other governorates—inspired by similar demonstrations in Tunisia and Egypt—slowly built momentum in the country for regime change that became associated with the wider Arab Spring. Protesters in Yemen and elsewhere in the Arab world rallied around problems of high unemployment, poverty, corruption, and loss of trust in the state's capacity to address these needs. By February, some protests had resulted in violence and demonstrations had spread to other major cities of Yemen. In November of 2011, after 33 years in power, President Ali Abdallah Saleh agreed to hand over power to a transition government as part of a Gulf Cooperation Council (GCC) negotiated agreement. Currently, the transition government continues to face competing internal security challenges in large territories of the country, a precarious social and humanitarian situation, and an economy struggling under ongoing unrest and disruptions to markets and other infrastructure.

The situation for most Yemenis is perilous because the recent crisis unfolded in the wake of the broader global oil, food, and water crises. In the ensuing period, simulations suggest the estimated share of the population living in poverty had increased steadily from 35 percent in 2005/6 to 42 percent in 2009 and 54.5 percent at the end of 2011.⁴ Due to ongoing strife, moreover, the number of internally displaced persons doubled in a year to nearly half a million in 2011. The return of tens of thousands of expatriates from Saudi Arabia in 2013 may also result in economic and perhaps political turmoil. Other impacts include major disruptions in basic public services, from cuts in power supplies by half to ongoing interruptions in water, healthcare, and education services throughout the country.⁵

The potential for future oil, water and food crises remain acute. As Yemen's oil reserves decrease, so do government revenues, which come essentially from oil. At the same time, shortages of water—vital for agriculture, food security, and public health—are widespread. The complex difficulties facing

the country's agricultural sector have magnified the hardships of the substantial rise in food prices over the past two years.⁶ Much of the country's food must be imported. The World Food Program (2012) estimates that five million Yemenis (22 percent) are "severely food insecure and unable to produce or buy the food they need." The report goes on to note that this represents an 87 percent increase over 2009, and also finds that approximately the same share of the population is food insecure, for a total of 44.5 percent of the country vulnerable to more and less severe forms of food insecurity.⁷ Since the World Food Program survey was fielded in 2011, food security conditions have likely deteriorated further.

³ In February 21, 2012, single candidate elections endorsed by the opposition and the ruling party took place. The executive power was transferred to Abed Rabbo Mansour Hadi, as the head of a unity government, setting in motion a two year transition period. Over the next two years, the Yemeni government has committed to convene a National Dialogue Conference representing all Yemen's people, establish a constitutional reform process, present an amended constitution for approval by the Yemeni people in a referendum, reform the electoral system including an updated voter registration list, and hold presidential and parliamentary elections as determined by the new constitution.

⁴ World Bank et al 2012. Estimates are based on simulations from the Yemen Dynamic Computable General Equilibrium Model 2012

⁵ For this data and other information on the crisis impacts, see World Bank et. al. (2012).

⁶ A related challenge is the extensive production of qat, whose leaves are a stimulant. Qat is the mostly widely grown crop in the country, and its production diverts water and other scarce resources from food production, and exacts high social, health, and economic costs for the society (World Bank et. al. 2012, p. 38–9).

⁷ Food insecurity is defined as "limited or no access to sufficient, nutritious food, and were eating a poor or borderline diet according to agreed international standards." The World Food Program finds that this is a 40 percent spike in food insecurity since the 2009 survey, and notes strong geographic differences. Just over half the rural population (51 percent) was food-insecure compared to about a quarter in urban areas. Also, the share of severely food-insecure is four times larger in rural than urban areas. See World Food Program (2012, page 2).

Yemen's political transition is ongoing. On March 18, 2013, the much-awaited National Dialogue Conference (NDC) began in Sana'a. The aim of the NDC, which gathered more than 556 representatives over a period of more than six months, is to reach some consensus for Yemen's political transition, while starting to address the difficult issues of calls for Southern independence, Ansar Allah in the north, the question of federalism and decentralization, constitutional reform, and empowering women and youth. The NDC could provide a genuine forum for open debate and discussion on some of the critical gender issues in the country, and an opportunity for an inclusive dialogue, where women's voices are heard on par with those of men. However, it is worth noting that Yemeni women did not participate in signing the peace agreements executed in the wake of the civil wars in the last five decades, and only one woman attended the signing ceremony of the GCC brokered initiatives on November 2011. No woman has been appointed in the supreme military, security and economic committees formed to follow up the implementation of the GCC initiative.

Within this context of recurrent crises, women remain especially vulnerable, in the face of rising poverty and insecurity, disruptions in basic services and increasing food insecurity. Therefore, some of the findings of this report may understate the current nature of gender inequality in Yemen. Stepping back from the current context, however, it is also important to recognize the role of longer term factors in explaining unequal outcomes for women and men such as traditional gender norms and the legal framework. Below, we briefly describe the historical evolution of the current Yemeni legal framework through the lens of gender as well as the sometimes conflicting social contexts faced by Yemeni women.

The Evolution of Yemen's Legal Framework

The current legislative framework of Yemen reflects a myriad of influences—religious law, Ottoman and British colonial influences, Egyptian and Sudanese

laws and customary law. Unification in 1990 entailed the merging of two disparate legal systems in the North and the South, with the conservative principles of the North dominating over time. This historical legal framework and its evolution in Yemen may contribute to regional variations in gender norms and women's opportunities.

Prior to re-unification in 1990, the northern part of the country was governed by a conservative regime, while the southern part of the country was under a Marxist-socialist regime. The Family Code developed in the south was one of the most progressive in terms of gender equality among the Arab countries during the 1980s. Consequently, women in some areas of the south, and particularly in Aden governorate (the only sample community from this region in the qualitative study discussed below), had greater access to education and work, and were more progressive than women in other parts of Yemen.

South Yemen or Yemen (Aden) was ruled by the British as a part of India until 1937 and remained under British occupation until 1967. Its administrative laws were influenced by British laws, whereas personal laws were regulated by sharia law and tribal customary law. Following independence, the 1970 constitution was quite progressive and affirmed its commitment to the Universal Declaration of Human Rights and equality between men and women in all fields and the right to work.⁸ Indeed, there was positive encouragement for female labor participation on the basis that it was a sparsely populated country with 200,000 citizens living abroad (Wurth 2003). In the early 1970's, almost one third of all working age men were migrant workers in Gulf countries leaving women to fill the resulting demand for labor (World Bank 2005).

⁸ In 1984, South Yemen became a party to CEDAW with only one reservation as to the settlement of disputes by arbitration (Article 29 Paragraph 1). It did not sign on to the optional protocol whereby a State recognizes the competence of the Committee on the Elimination of Discrimination against Women—the body that monitors States parties' compliance with the Convention—to receive and consider complaints from individuals or groups within its jurisdiction

South Yemen's 1974 Personal Status Law was modeled on Syria and Tunisia's family code, with both spouses being able to initiate divorce proceedings and no right to a unilateral divorce by the husband as existed in the North. Wives were not required to obey their husband and both spouses were responsible for the costs of marriage and maintaining the household. There was no restriction on women becoming heads of household and they did not need their husband's permission to work outside of the house. All marriages had to be registered and divorce could only be pronounced by a court. Polygamy was subject to court approval and was conditional on the first wife's chronic illness or infertility (Wurth 2003). However, there was a gap between the law on the books and reality, particularly in rural areas where there were no formal state courts and tribal law predominated.

North Yemen or Yemen (Sana'a), on the other hand, emerged as an independent nation in 1918 after a century of Ottoman influence, where Mutawakkilite Kingdom of Yemen was established and litigation in personal status depended on the doctrine of the litigant in the provisions of Zaidi or Shaafa'i's jurisprudence. In the case of appeal, the book "Facilitating Purposes in the means of verdicts" approved by Imam as the legislative at the state level was used as a reference. With the revolution in September 1962 and the foundation of Yemen Arab Republic, legislation was influenced by sharia in its personal laws and the Egyptian legal system in its commercial law and courts (Wurth 2003). In contrast with South Yemen, under the 1978 Yemeni Personal Status Law, husbands had the right to unilateral divorce (*talaq*) whereas a wife could only obtain a divorce on specific grounds (*faskh*) such as lack of financial support or abandonment. She could divorce on the grounds of incompatibility but had to return the dowry (*mahr*).⁹ Women had a duty to obey their husbands and were constrained in their decision-making powers within the household. Polygamy under the 1978 legislation did not require court approval and was only subject to the husband's opinion that he could treat each wife equally.

With reunification in 1990, the more conservative legal regime of the north soon took precedence in the entire country. However, there were some notable exceptions. First, the Republic of Yemen adopted South Yemen's treaty obligations under CEDAW (Committee on the Elimination of Discrimination against Women) and other international agreements (Manea 2010). Second, the first Unification Constitution of 1991 had clear gender equality and non-discrimination clauses: "All citizens are equal before the law. They are equal in public rights and duties. There shall be no discrimination between them based on sex, color, ethnic origin, language, occupation, social status or religion." But this was short-lived: the 1994 constitution omitted the non-discrimination clause (Manea 2010) and Article 31 now reads "Women are the sisters of men. They have rights and duties, which are guaranteed and assigned by Sharia and stipulated by law."

In the aftermath of the reunification process, attempts by lawyers and women's groups in the South to preserve the more progressive laws of the South were largely unsuccessful. These groups were largely ignored in the 1992 Yemen Personal Status law passed by Parliament (Wurth 2003), which is still in force with some amendments. Although women have full rights over property and land, it is in the arena of family law that women, especially married women, are subject to many constraints and discriminatory treatment.¹⁰

Under the 1992 Personal Status Law, for example, women are under a general duty to obey their husbands. Women require a male guardian's (a father, grandfather or brother, according to section 16) permission to marry, and married women require a male guardian's permission to apply for a passport

⁹ The maintenance laws were more generous than in South Yemen where they were limited to a year. In the North, maintenance arrears from the date of the marriage contract were recoverable by the wife from the date of the marriage

¹⁰ Family law covers guardianship laws, heads of household laws, differentiated rights to divorce and mobility constraints that can impact on women's ability to take advantage of economic opportunities.

(OECD 2012a). The law also follows the historical North Yemeni approach to divorce. Men can divorce unilaterally and women can only sue for divorce on certain grounds such as harm, inability to provide financially, absence for more than a year, or imprisonment for more than three years or incompatibility (hatred). One of the few provisions retained from the South was their more restrictive approach to maintenance arrears.

In some cases, these restrictive provisions were further hardened. Initially, a wife was allowed to leave the house without her husband's permission for legitimate reasons including work outside the home that did not violate her honor and did not affect her duties towards her husband (Article 40). In 1998, however, the law was amended removing work from the list of legitimate reasons, and currently a wife has to obtain her husband's permission to work outside the home (OECD 2012a).

In 2000, the National Women's Committee formed the first legal team with the support of the World Bank to review legislation through the lens of Yemen's commitments towards international conventions. More than 197 laws were reviewed in three stages and the team concluded that 20 of those laws were discriminatory, of which only 18 legal articles were ultimately amended by Parliament (National Women's Committee, 2013). For example, Yemeni women married to non-nationals were able to pass on citizenship to their children only in the case of death, insanity or abandonment by the husband or where the father is unknown or has no nationality (United Nations 2010). After determined effort by women and human rights-oriented civil society organizations, government organizations (the National Commission for Women), social and political figures supporting women's issues, the Nationality Act was amended by Law No. 25 of 2010 which grants Yemeni nationality to any person born of a Yemeni father or mother inside or outside Yemen (Yemeni nationality law, June 2012).

Key constraints remain to women's agency, mobility and decision-making, most notably in areas of family

law. In particular, there is no clearly defined minimum age of marriage which prohibits child marriage, and child brides face increased risks of early school dropout, early childbearing and domestic violence (also see section IV of this report). Informal tribal customary law continues to play a major role in people's lives. Weak legal institutions further restrict women's protections under the law. A World Bank report in 2000 estimated that around 70 percent of disputes were settled by tribal arbitration (World Bank 2000).

The tribal population was historically found in the northern and eastern areas of the country but generally the majority of Yemen's rural population self-identify as tribal members. There are different types of tribal customary law but it is mainly preoccupied with codes of honor, sanctity of oral promises and protection of the 'weak'. The main aim of customary mediation or arbitration is restitution and restoration of social balance between and within tribes. Informal religious and customary laws often intermingle in practice and the lines between their application are not clearly demarcated. Women often have better inheritance rights under sharia law than customary law where they may receive less assets or even nothing at all. Financial compensation for bodily injury to a woman may be better under customary law than even state law following on from her tribal status as a 'weak' person. Women are generally excluded from proceedings even where a woman is a party since their public presence amongst men is considered dishonorable (Al-Zwaini 2006).¹¹ Women are not appointed as arbitrators or mediators as social norms, limited mobility and negative perceptions as to women's 'emotional tendencies' limit their role in these informal institutions (Al-Dawsari 2011).

The legal framework in Yemen significantly restricts choice, mobility and decision-making for women. The adoption of the more restrictive North Yemeni legal framework post-reunification has also been

¹¹ This 2006 report estimates that 80 percent of conflicts are dealt with by informal tribal courts. Customary law is not solely an oral tradition in Yemen: it relies on written precedents and signed agreements.

accompanied in some cases by further regression in women's rights. The plurality of the legal system adds to its complexity, with the formal legal system lacking legitimacy in the eyes of the wider population due to lack of trust and inordinate delays (World Bank 2010).

Moreover, women's access to justice and recourse to the law to protect their already limited rights is also severely constrained. More generally, where laws grant women rights on paper, enforcement and recourse to justice has been hampered by a weak judiciary system; and in many parts of the country, tribal culture and social norms prevent full utilization of these laws by women. Consecutive governments of Yemen have ratified and signed most of the international conventions and treaties on human rights, and there are laws that give women political, economic and social rights equal to men. However, it is still difficult to speak about equality between women and men in economic opportunities and political participation, as long-standing social norms (tribal) prevent the implementation and utilization of these national laws and international conventions. The social environment limits the presence of woman in the public sphere, still restricts women's rights in Yemen, and opportunities for economic growth. While Yemeni society as a whole might still

classified as a traditional society characterized by the presence and influence of the tribal structures, activating the roles of women depends not only on the official governmental recognition through law and elections. The constitutional and legal rights of women continue to strongly collide with the social and cultural heritage and norms governing the separate spheres of men and women.

In this context, women's political participation has been seen as an entry point to improve opportunities for social and economic participation. However, many local communities include political and social forces that oppose the political role of women and its implications in terms of having equal rights with men and bypassing traditional roles. These forces have expressed their opposition through multiple channels, including newspapers, rhetoric, mosques, exercising pressure on governments and parliaments. Thus, many Yemeni women are caught between two types of potentially conflicting roles and expectations, namely the roles imposed on them which are socially inherited and other roles acquired through the law, the evolution of the state and economic development.¹²

¹² Al-Salahi, 2005a

3 What Explains the Large Gender Gaps in Education?

“If I did not get married early I would have completed my education.”

— Young woman, Ba’adan Center.

Opportunities for education, while growing, remain limited for Yemen’s children. This presents an enormous weight on the country’s future. For Yemen’s girls and boys to catch up with their peers around the world will require progress on varied fronts in addition to the formal education system. Challenges of widespread poverty and hunger, high fertility rates, rapid population growth, lack of access to most basic services, and normative constraints interact to pose formidable barriers. The disparities are especially acute for girls and in rural regions of the country.

The sections below examine the significant and multidimensional challenges to improving education outcomes, beginning with an overview of key human development conditions and trends facing the country. Subsequent sections then draw especially on the qualitative data to explore the powerful role of norms and other forces shaping the low levels and strong gender differences in educational attainment.

Schooling Still Distant Dream for Many

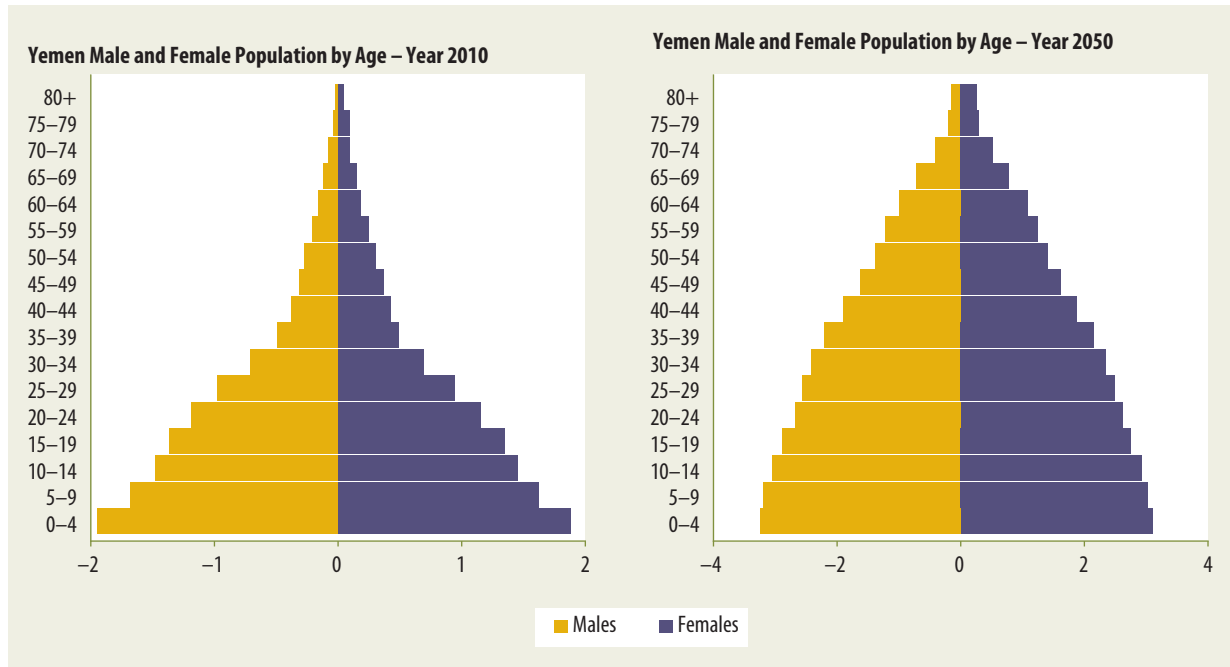
Yemeni women have the highest fertility rates and lowest number of years in school in the MENA region. In 2010, a typical woman living in Yemen had more than 5 children, twice as many as the MENA and lower middle income (LMI) average; she also spent

less than 2.5 years in school, the least in the region.¹³ Mortality of children under the age of 5 years is twice that of other countries in the MENA region; and 50 percent of deaths of children under the age of 5 are attributable to diarrhea (Ward and others 2007). According to the United Nations’ forecast, moreover, Yemen’s youth population will almost double from 17.9 million to 34.6 million in the period of 2010–2050, putting increasing pressure on the government’s ability to provide quality basic services (Figure 1).

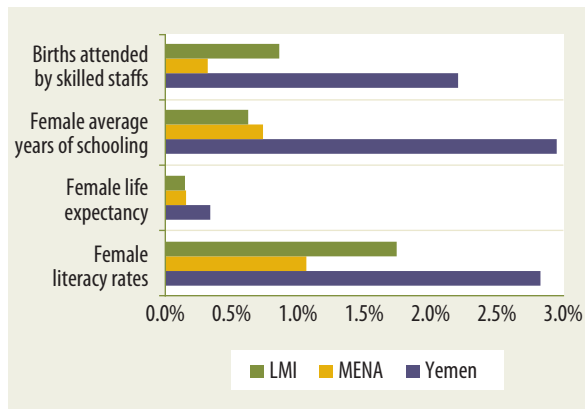
Nevertheless, there is evidence that prior to the present crises facing the country, there was important progress underway on closing key gender gaps. Female literacy rates, female life expectancy, the percentage of births attended by skilled health professionals, and the average years of total schooling for women aged 15–19 years have all grown at least twice as fast as in MENA and LMI countries over the last decade (Figure 2). Still, Yemen is clearly off track to achieve the MDG to eliminate gender inequalities in primary and secondary education by 2015. And while young Yemenis have much higher literacy rates than older generations, the gender gap in literacy remains large (Figure 3).

In 2005, Yemen’s net enrollment rate stood at 63 percent for boys and just 40 percent for girls of school-going age (between the ages of 6–13) (Figure 4). In principle, the constitution and domestic national

¹³ Barro Lee (2010).

FIGURE 1. Yemen's Demographic Change 2010–2050

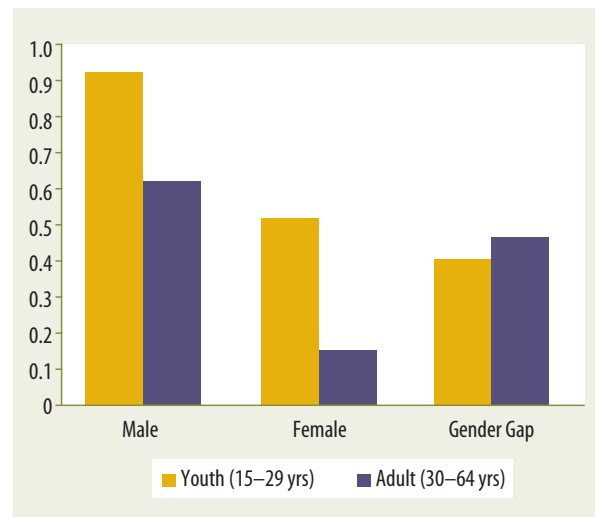
Source: United Nations, Department of Economic and Social Welfare, Population Division, Population Estimates and Projection Section (2011).

FIGURE 2. Yemen's Progress in Key Human Development Indicators (annual Growth Rates 2000–2010)*

Source: WDI (2011).

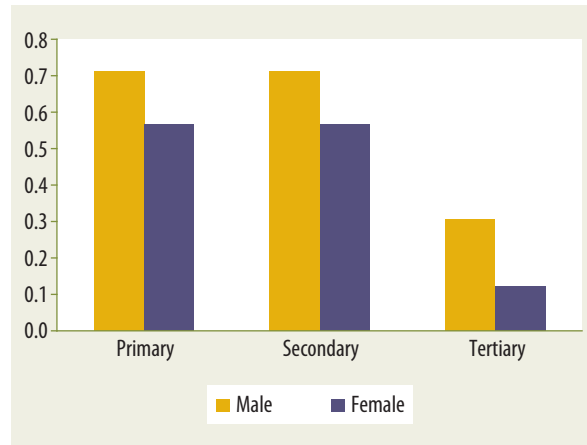
Note: * Annual growth rates for all indicators, except female literacy rates, are calculated using available data in 2000–2010. Data for female literacy rates are from 1995–2010.

laws stress free education as a right for both sexes, and in 2001, education was made compulsory for boys and girls between the ages of 6 and 15 (UNESCO 2006).¹⁴ However, translation of laws into

FIGURE 3. Youth and Adult Literacy Rates, by Gender

Source: Yemen Household Budget Survey (2005).

¹⁴ Article 54 of the Constitution states that education is compulsory and free, while Article 8 of the 1992 Law on Education states that education is free on all levels and guaranteed by the state to its citizens (Manea 2010).

FIGURE 4. Net Enrollment Rates (Ages 6–23)

Source: Yemen Household Budget Survey (2005).

universal access remains limited due to gaps in access to educational facilities in rural areas and weak enforcement of compulsory education laws (Manea 2010). For instance, there are no deterrent sanctions for parents who fail to enroll their children in school (Sisters Arab Forum CEDAW shadow report 2007). Moreover, some families may still find the cost of education prohibitive. In 2006, the annual fee of 640 Riyals (approximately \$3) was abolished for primary education for boys up to Grade 3 and girls up to Grade 6 by the Ministry of Education to encourage more girls, especially in rural areas to enroll in school (UNESCO 2008 and Irin News 2006). But there are still certain mandatory costs such as fees for school uniforms and school activities (Manea 2010).

In many countries, poverty combined with lack of physical access to schools constrains the ability of

families to send their children to school. Faced with scarce choices, girls tend to get left behind. However, gender disparities in education in Yemen may not only be driven by poverty, but also the urban-rural divide that underpins differential access and powerful gender norms about male and female education and roles in society. What are these cultural norms and other constraints that are contributing to these outcomes, and how do they interact with socio-economic status? This section explores these questions.

Analysis of the 2005 Yemen HBS survey indicates that the large observed gender gaps in outcomes are far more acute in rural areas relative to urban areas, and are not as strongly driven by poverty. For instance, rural women, irrespective of poverty status have literacy rates around 25 percent, whereas even poor urban women have twice the literacy rate. A similar pattern is true for men as well. Rural Yemeni children, whether poor or non-poor, are far more likely to have never attended school than their urban counterparts. This is especially true for girls: more than 40 percent of rural girls aged 6–17 never attended school, compared with less than 20 percent of urban girls (Table 1).

Further analysis reveals that living in a rural area is more strongly correlated with poor educational attainment for women than poverty. Moreover, this pattern holds for women, and not as much for men. Table 2 presents the results of a simple regression of indicators of education—whether literate, ever attended school, or currently enrolled in school—on poverty status, area of residence, marital status and household size, for men and women separately. For the first two indicators, literacy and ever attended

TABLE 1. Current Education Status (Children Aged 6–17 Years)

| Current Education Status (6–17 years) | Total | | Urban Non-poor | | Urban Poor | | Rural Non-poor | | Rural Poor | |
|---------------------------------------|-------|-------|----------------|-------|------------|-------|----------------|-------|------------|-------|
| | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls |
| Currently enrolled in school | 0.84 | 0.77 | 0.84 | 0.77 | 0.73 | 0.68 | 0.74 | 0.47 | 0.69 | 0.39 |
| Never attended school | 0.10 | 0.13 | 0.10 | 0.13 | 0.15 | 0.20 | 0.18 | 0.43 | 0.23 | 0.53 |
| Dropped out | 0.06 | 0.10 | 0.06 | 0.10 | 0.12 | 0.12 | 0.08 | 0.10 | 0.08 | 0.09 |

Source: Yemen Household Budget Survey (2005).

TABLE 2. Living in a Rural Area is More Strongly Correlated with Poor Educational Outcomes Than Poverty for Women

| | Literate (Age 15–65) | | Ever attended school (Age 15–65) | | Currently enrolled in school (Age 6–23) | |
|--------------------------------|----------------------|------------|----------------------------------|------------|---|------------|
| | Males | Females | Males | Females | Males | Females |
| Poverty status = Poor | –0.101 | –0.081 | –0.11 | –0.078 | –0.069 | –0.071 |
| | (0.008)*** | (0.007)*** | (0.008)*** | (0.007)*** | (0.010)*** | (0.010)*** |
| Rural | –0.122 | –0.352 | –0.135 | –0.345 | –0.022 | –0.254 |
| | (0.006)*** | (0.006)*** | (0.006)*** | (0.006)*** | (0.008)*** | (0.008)*** |
| Household size | 0.007 | 0.002 | 0.005 | 0.002 | 0.005 | 0.002 |
| | (0.001)*** | (0.001)*** | (0.001)*** | (0.001)** | (0.001)*** | (0.001)* |
| Marital status = Single | 0.223 | 0.366 | 0.317 | 0.373 | 0.562 | 0.418 |
| | (0.007)*** | (0.008)*** | (0.007)*** | (0.008)*** | (0.014)*** | (0.007)*** |
| <i>R</i> ² | 0.12 | 0.27 | 0.17 | 0.27 | 0.08 | 0.17 |
| <i>N</i> | 25,776 | 26,921 | 25,776 | 26,921 | 17,623 | 17,199 |

Source: Yemen Household Budget Survey (2005).

Regressions include a constant term, robust standard errors.

* $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$.

school, the sample is the population aged 15 to 65, and for men, living in rural areas and being poor are equally strong correlates, pulling down educational attainment. For women, the correlation between being illiterate or never having attended school and living in rural areas is four times higher than the relation with poverty. Turning to children of school going age, this pattern still holds. This suggests that women and girls in rural Yemen have particularly limited access to education, or face significantly stronger barriers than their urban or male counterparts.

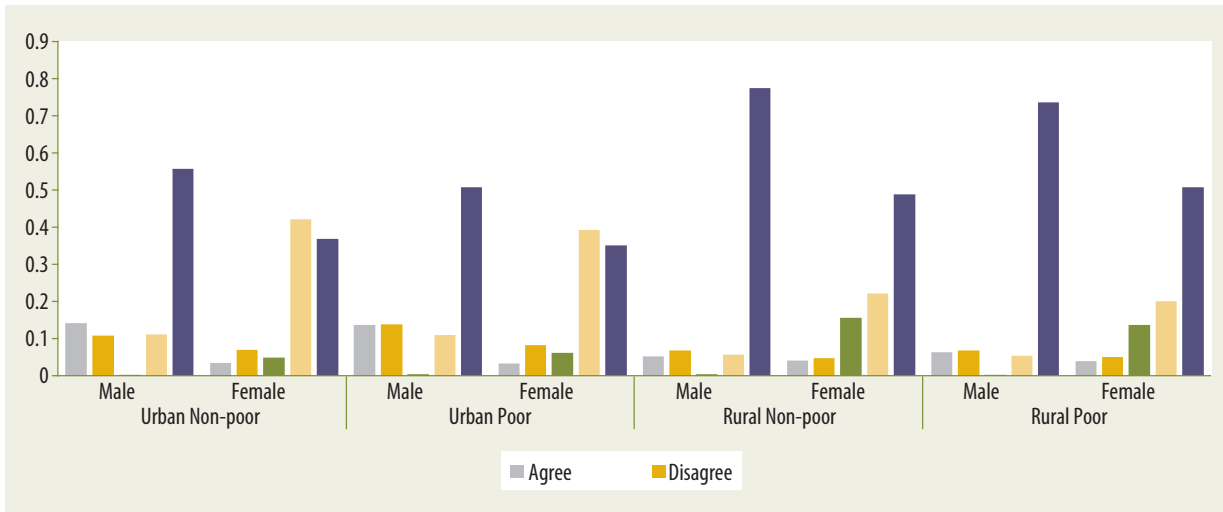
Sixteen percent of Yemeni boys of school-going age never attend school or drop out. In rural areas, one in five boys never attends school, primarily because there are simply no schools nearby. The lack of access to schools is by far the single most important reason for not attending school, for girls and boys, poor and non-poor, but it is cited with far more frequency by rural Yemenis (Figure 5). While boys across Yemen begin to drop out of school increasingly after the age of 11, the trend is sharpest among poor urban boys, perhaps associated with the need to earn an income and support the family (Figure 6 and Figure 7). And worryingly, by age 17, less than 50 percent of these boys are enrolled in school. A

similar pattern is evident in rural areas, with boys beginning to drop out after puberty, and with less than 60 percent of 17 year olds enrolled in school. The latter may also be due to the presence of fewer middle and high schools in many rural areas. This pattern combined with the significant numbers of boys who never attend school, demonstrates how limited access to education is for the majority of boys in Yemen.

Girls of school-going age have even poorer outcomes in terms of lower rates of enrolment, and higher rates of never attending school. Despite fewer girls in school, Yemeni girls drop out of school at the same rate as boys, especially after puberty. Until age 10 in urban areas and age 9 in rural areas, dropout rates for girls are close to zero, but increase sharply thereafter. This trend is mirrored in the downturn in current enrolment rates after puberty. By age 17, only 20 percent of rural girls remain in school, and about 50 percent have never been to school at all.

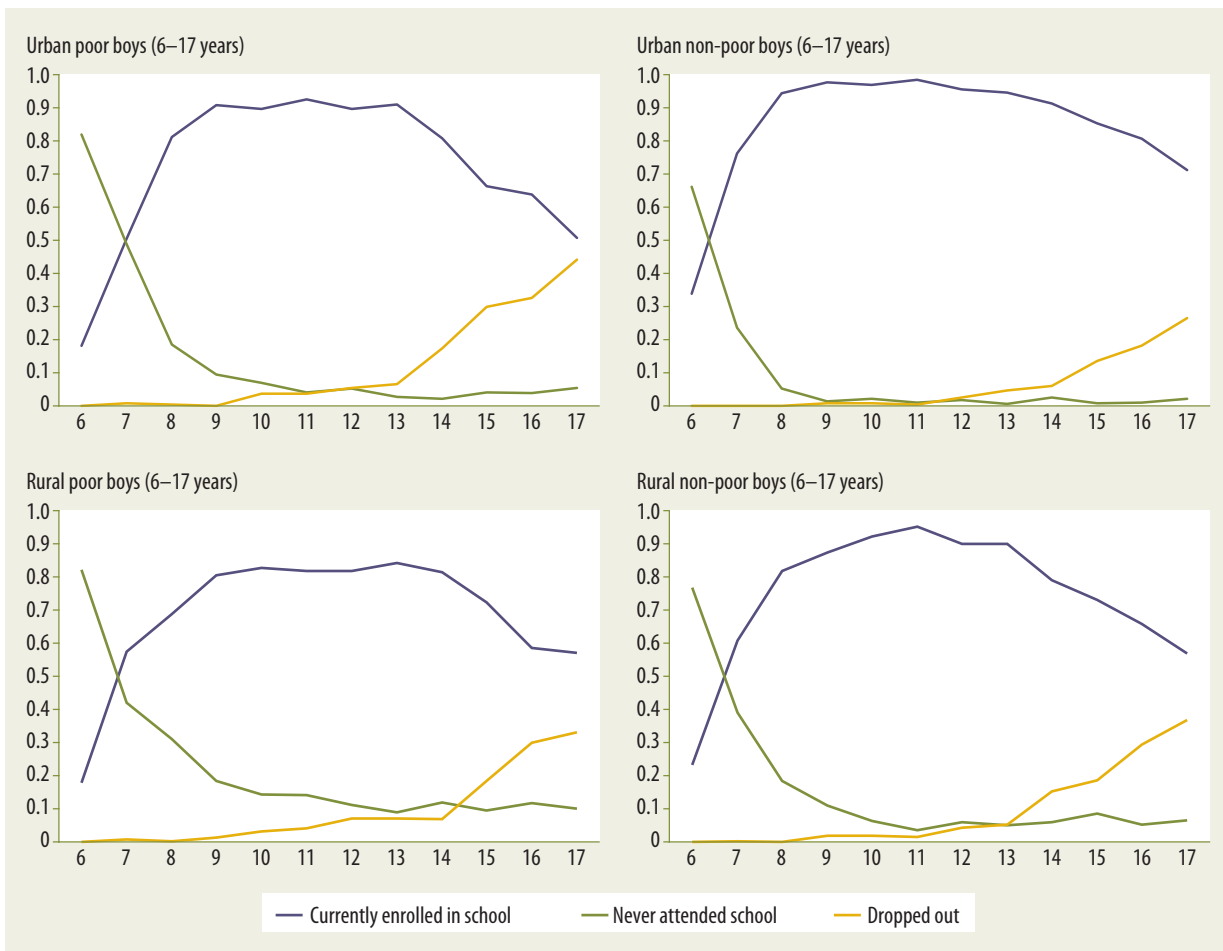
In rural Yemen, the sheer lack of schools combines with more conservative cultural and social norms to pose particularly strong barriers to the education of girls. Traditional perceptions of women and girls as

FIGURE 5. Five Main Reasons for Not Attending School (15–64 Years)

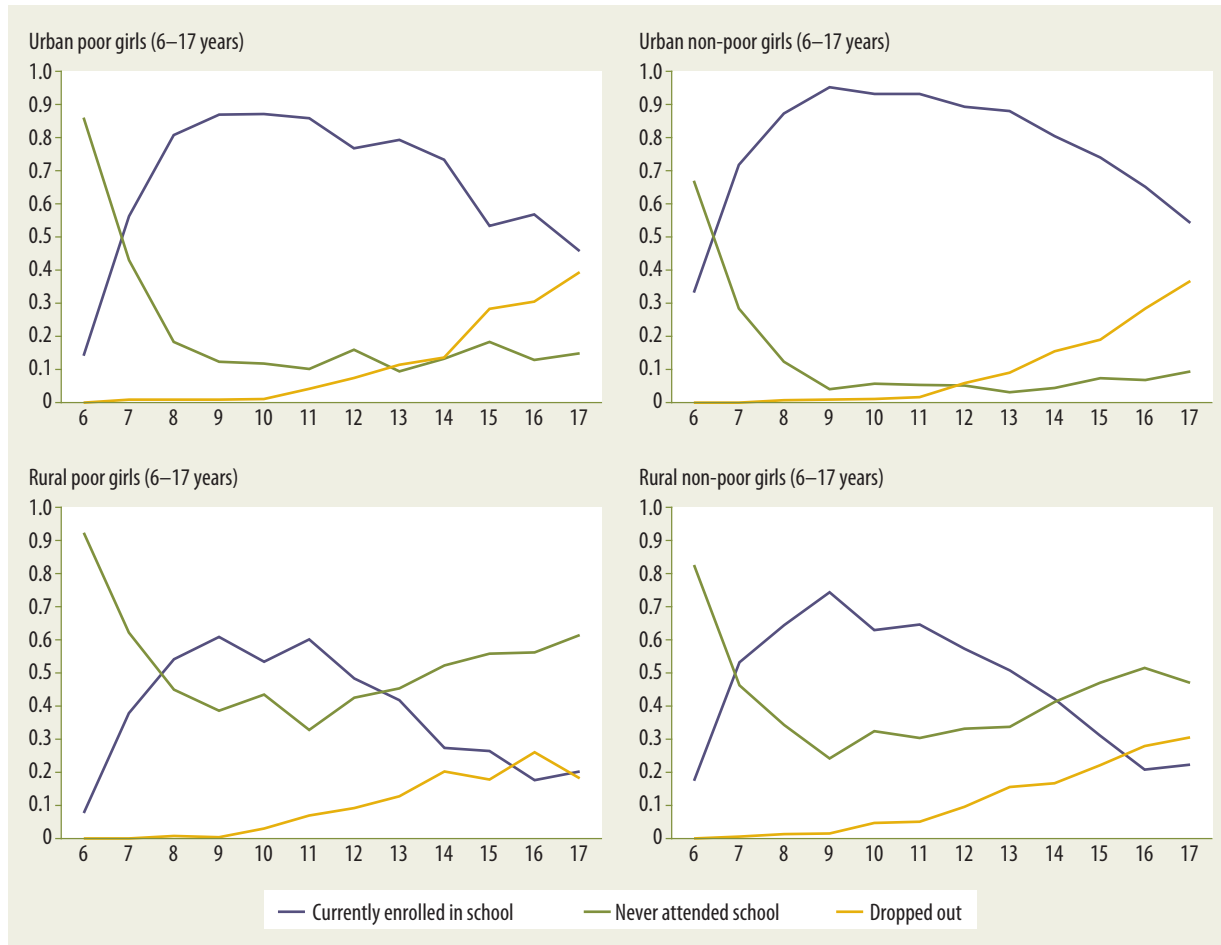


Source: Yemen Household Budget Survey (2005).

FIGURE 6. Current Education Status of Boys, by Poverty Status and Location (Ages 6–17)



Source: Staff calculations, Yemen HBS 2005.

FIGURE 7. Current Education Status of Girls, by Poverty Status and Location (Ages 6–17)

Source: Staff calculations, Yemen HBS 2005.

‘vulnerable’ and a heightened concern for the safety, honor and reputation of adolescent girls have led to a strong preference for segregated classrooms and schools, especially after primary school and even in urban areas (UNICEF, 2007). Over and above the lack of schools for girls at acceptable distances and locations, the lack of qualified female teachers and limited interest on the part of the family in continuing the education of their daughters also limit the educational opportunities for girls.

The qualitative survey provides deep insights into the role of norms in determining educational outcomes for girls and boys. “There is no equality. A man is a man and a woman is a woman in [Jahran],” remarked a woman when asked about what it means

for there to be equality between a man and a woman in her village. But a young woman from the same village imagines that if opportunity allowed, she would take the computer and English classes that are available for local boys. Another aspires to study enough to be a scientist, although very few women work for pay where she lives. In Jahran, literacy is low and poverty high. The economy is struggling with high food and fuel prices, drought, and an abrupt reduction in men’s migration opportunities since the Gulf War.

Only a third of Jahran’s schoolchildren are girls. The building of two schools for girls has improved access to education, but norms have yet to change in this conservative village to allow girls to make full use

of the opportunity. While all of the adolescent girls that participated in the focus group were students, some were having difficulty getting their families to support them throughout their schooling years. Many will be forbidden from attending school as soon as “the girl has become a young woman.” One young girl confided that she faces problems in her family “because of studying”; and another expressed great unhappiness because “some families let their children finish education and others don’t,” and presumably hers would likely not allow her to complete her education.

Together with the crucial problem of lack of access, which sets urban and rural communities apart, norms around girls’ and women’s protection and the tradition of early marriage, are powerful drivers of unequal educational outcomes. While rural communities may have more conservative norms, as well as limited access to nearby schools for girls, the limited demand for the education of young and adolescent girls, may in turn, reinforce the urban-rural disparity in the physical presence of schools. This combination of the lack of supply of schools and the lack of demand for girls’ education contradict the general value of education that was expressed by participants, especially by young girls, in the focus groups. But these aspirations remain likely to be unmet, as the schooling decisions lie well outside their sphere of influence.

Education Valued: Work, Social Status, Personal Development and Autonomy

Education is valued by adults and youth in both rural and urban research communities because of the work opportunities it brings, the social status associated with better jobs, and for girls in particular, education prepares them to be better mothers. For example, adult women in Jahran think that “education is important to find a job,” and in Aden that “education will give you a certain station and greater freedom and influence.” Young women in Jahran agreed that “knowledge gets a person to a better position” and adolescent boys in the same community

think that “education makes us successful (in practical life). The more the person is educated the better job the person finds.” In a context where traditional culture undermines the social value of girls’ education, limited economic opportunities, including for men, imply that education does not bring the same social value and economic opportunities as in other countries. However, education remains the key entry point for women’s empowerment and inclusion in the public activity, and in realizing aspirations for economic opportunity.

But while education is valued everywhere, in rural communities, where young women have limited economic opportunities, education also becomes a source of personal development, including better mothering skills. In the village of Kharef, for example, a very poor rural community where the only formal institutions for learning are two schools and a mosque, young women value education because “we gain knowledge and knowledge is light,” and “we read (get an education) and we teach our children in the future.” The adult women in this village also deeply value education, and think it will make the biggest difference in the lives of their daughters and improve local women’s status. But norms regarding gender segregation in education mean that without separate schools for girls, they cannot continue beyond primary school. Mothers in Kharef, therefore, expressed strong hopes to have separate schools for girls in their village in the future.

In urban Aden, where access to education is less of a constraint, adolescent girls can aspire to higher levels of education. Some of them value education because it brings autonomy: As one girl relates, education is important “because if you get married and then, God forbid, get divorced, your degree will help you (She can find work with her high school degree).” Similarly, another adolescent girl in this focus group argued that education can also be used by the girl who eventually “protects herself with work.”

In the men’s focus groups, discussions about the value of education were more guarded, and they referenced problems of poor employment opportunities,

the importance of networks of influence, and corruption. For fathers in Ba'adan Center, for example, education is no guarantee of finding employment: "I have girls with high school education and no jobs." Another from this focus group explained that "education is important but, it has to be accompanied with [the right connections and money]. If you have money you can do whatever you want."

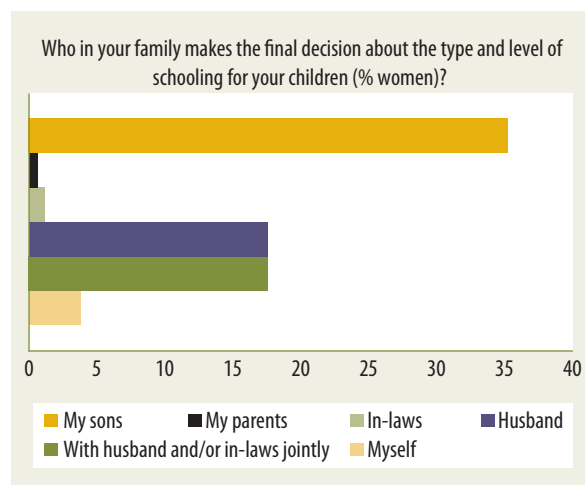
Who Decides? The Powerful Influence of Fathers and Brothers

The younger focus groups were asked about who decides in their households about which boys and girls will go to school and how long they will be allowed to stay in school. Their responses made clear that male family members, such as the father and brother, mainly make these decisions; but on occasion also the mother decides. The prominent role of husbands and sons in making education decisions is also evident in SWMENA (2011) data (Figure 8). In Ba'adan Center, according to adolescent girls, the decision is made by "the father (because he controls the family)" or "the eldest brother" although this does not always work against the girls. One girl

reports that her brother was "the one who forced me to complete my studies." Accounts of the decision-making process in Jahran largely stress the power of fathers and brothers to determine how much education girls get. As one young woman explains, a girl may have to stop attending school when "the eldest brother forbids the girl's education."

But the impact of the mother's interest (or lack thereof) in her daughter's education, which is sometimes dependent on her own levels of education, should not be overlooked in assessments of education decisions. In Ba'adan Center, an adolescent girl shared, "Her mother had worked hard when she was young, and now she wants someone to help her." Young women in Jahran illustrate this point when they list the circumstances under which young women and girls stop attending school: "mother's lack of awareness on the importance of education is what obliges girls to stop their education and help their mother at home, and vice versa if mothers are educated and aware of the importance of education, they will create a better future for the girls." In a more progressive urban setting like Aden, young men agree that, "with one exception, (...) it is the mother who makes this decision". Whether the mother has any influence or a mediating role is perhaps determined by her own education and exposure to the gains from education, which are more apparent in urban settings.

FIGURE 8. Decisions about Education are Predominantly Made by Husbands and Sons

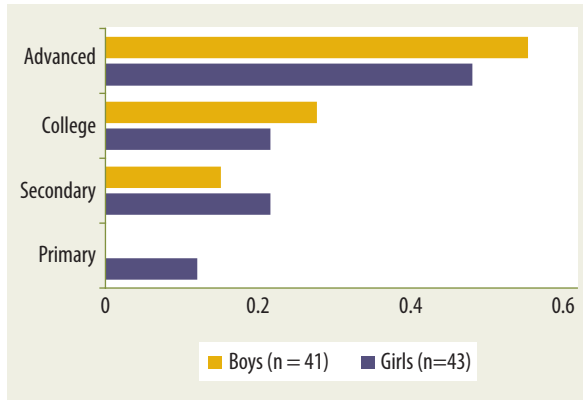


Source: Authors' analysis of SWMENA 2011 dataset.

The Gap between Aspirations and Reality

Adolescent girls and boys participating in the study were asked about how much education they *ideally* would like to obtain and how much education they *realistically* expect to reach. The girls' ideal levels of education are similar to those of boys (Figure 9); like them, they wish to earn college and advanced degrees. Adolescent girls are ambitious and hopeful: as one says, "My father says to me 'get good marks so I can allow you to enter the university.'" However, the realities of normative constraints and lack of access lead to much more modest *expected* levels of education among girls, (Figure 10). And the ultimate

FIGURE 9. Ideal Levels of Education
(Share of Individual Responses
Reported in 8 Adolescent Focus
Groups)



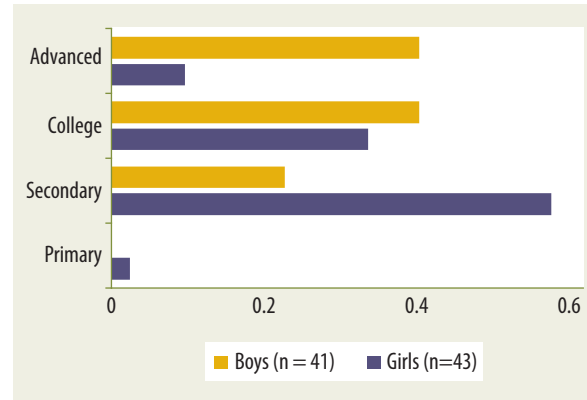
Source: Authors' analysis with "Defining Gender" dataset (World Bank 2011).

outcomes evident in nation-wide completion rates are even more sobering. Of course, given the chance, girls would reach for more: "if it was in my hand I would have finished high school" says an adolescent girl in Jahran. Not surprisingly, boys *expect* to complete higher levels of education than girls' across all communities. In Kharef, for example, a boy hopes to "enroll in medical school," and his aspirations are backed—if not by resources—at least by local norms and "their fathers and their families' support." The aspirations of young people in Yemen, including women, and particularly girls, are growing, but these legitimate ambitions are hindered by social norms, weak economic growth and lack of opportunities.

The representative SWMENA survey (2011) finds a similar pattern of gender differences in ideal and actual education levels (Figure 11). Even at their currently low levels of education, women aspire to more education. For instance, women report having lower levels of education than men—they make up the bulk of those who report intermediate or lower as their completed level of education. Even at these low levels, they wish to have continued their education to a far greater degree than men.

The aspirations of these young Yemenis are not always realized. With 857,302 children of primary

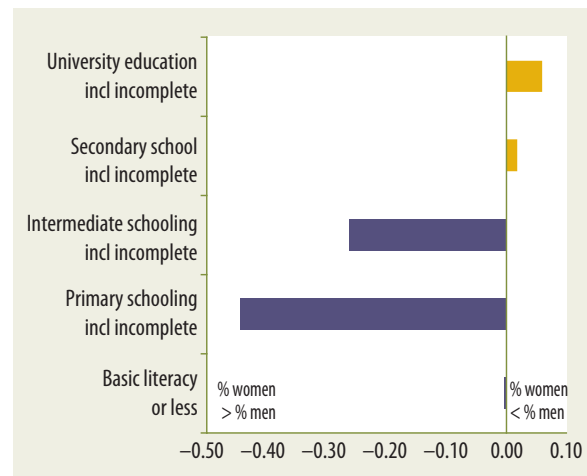
FIGURE 10. Expected Levels of Education
(Share of Individual Responses
Reported in 8 Adolescent Focus
Groups)



Source: Authors' analysis with "Defining Gender" dataset (World Bank 2011).

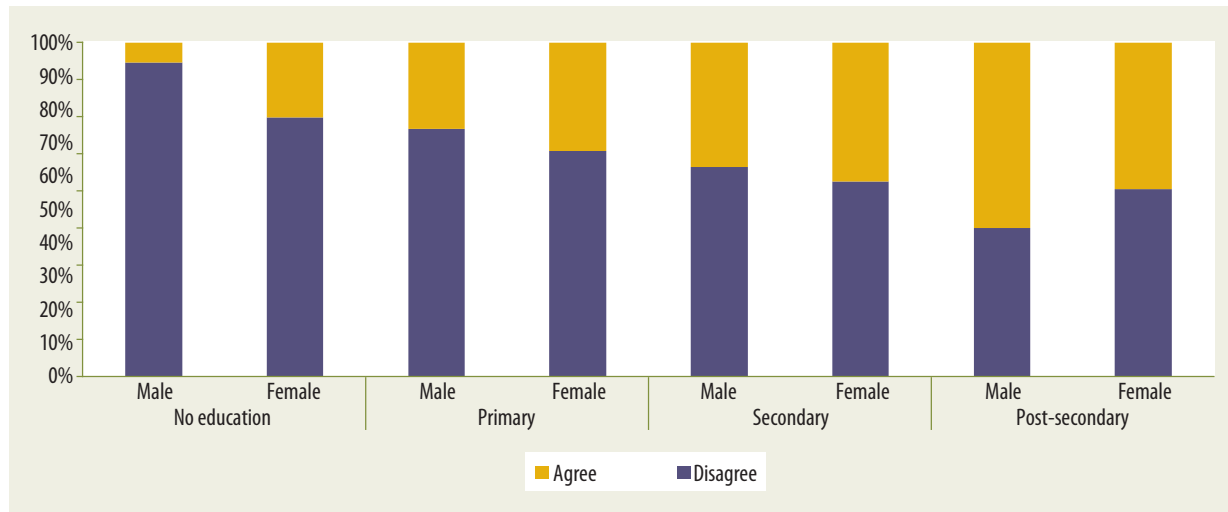
school age out of school and a primary completion rate of only 63 percent in 2010, girls and boys face the risk of dropping out of school even when very young (UNESCO Institute for Statistics in EdStats, 2011). Among the reasons for ending their education, the family's lack of resources emerges as a key theme in both boys' and girls' focus groups (as it does in the SWMENA survey in Figure 13 below). As one young male in Aden reports, "I hoped to

FIGURE 11. Aspirations for More Education,
by Completed Education Level



Source: Authors' analysis of SWMENA 2011 dataset.

FIGURE 12. It is Acceptable in Islam for Male and Female University Students to Attend Classes Together



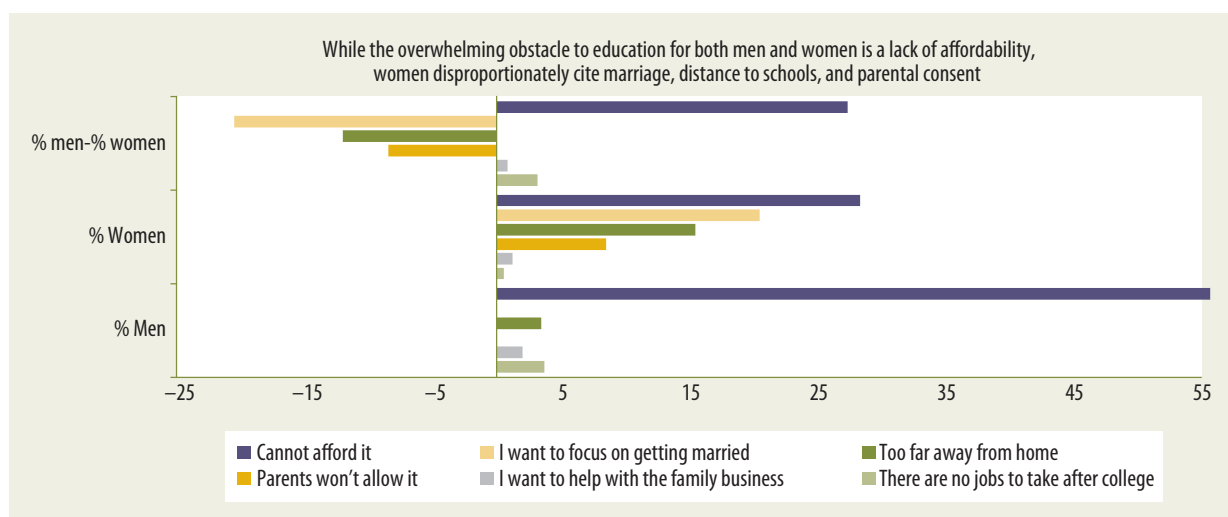
Source: Staff calculations, Arab Barometer.

finish my education but circumstances are very hard.” Likewise, a young woman from rural Kharef declares, “I was forced to [leave school] so that I would herd the sheep, even though I didn’t want to.”

In the case of girls, several additional reasons for school withdrawal emerge alongside lack of resources or need for labor. One of them is marriage.

According to a young woman from Kharef, “a girl’s engagement and her pending wedding” will lead to quitting school. Another very common reason for girls to drop out is a lack of separate schools for girls or any nearby schools. In the countryside, sending girls to another village to study is not acceptable. Even in Aden, a young woman explained that she would have continued her education “if [the school]

FIGURE 13. Major Obstacles to Education



Source: Authors’ analysis of SWMENA 2011 dataset.

wasn't coeducational." And these norms concerning educational segregation are widely approved of, even among the most educated respondents and at university level (Figure 12).

Hence, a further restriction in the case of girls is posed by concerns about their safety or reputation, concerns that are present in both rural and urban contexts and which persist even in the presence of local schools. According to one adolescent girl from Ba'adan Center, girls can be forced to leave school "if she causes problems [by her walking in the street, which attracts men]."

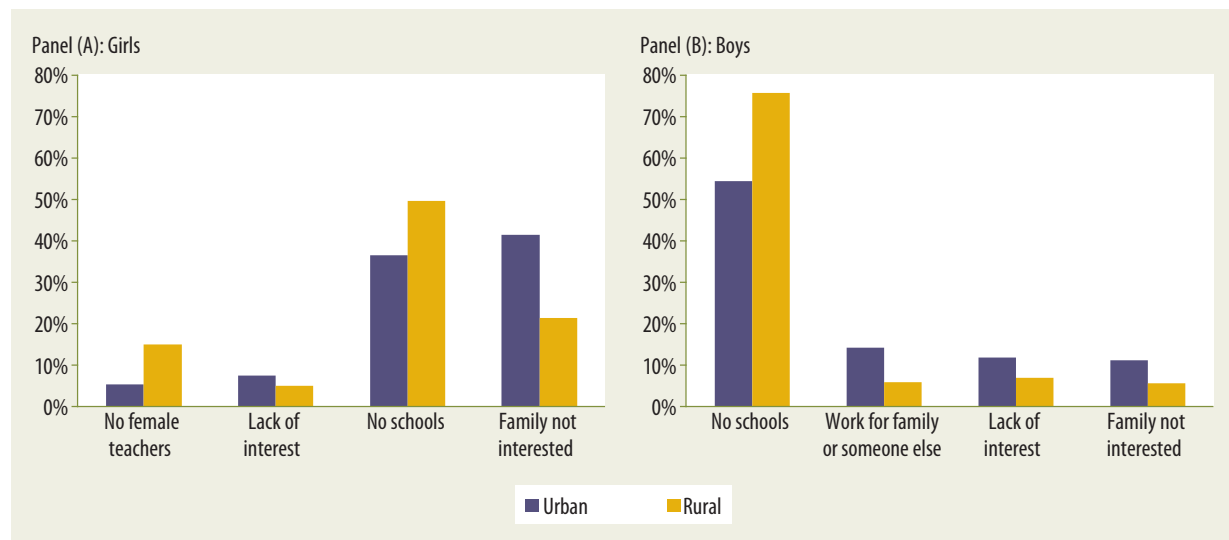
Evidence from the 2005 Yemen Household Budget survey is also in line with these findings. More than 35 percent of girls and more than 50 percent of boys do not attend school because there are none nearby (Figure 14). Besides limited access to schooling, two other major factors contributing to low educational attainment rates among girls, especially in rural areas, are the family's lack of interest in the girl's education and the lack of female teachers. One out of every four out-of-school girls said that she cannot attend school because her family is not interested; but this figure is much higher in urban areas. This may be surprising, but a possible explanation is

that norms restricting girls' education are only revealed where the physical access to schools is less of a constraint, as in towns and cities. The presence of female teachers also plays a significant role in families' decisions of whether to send their daughters to school. From the same survey, among all rural girls who never attended school, nearly one in six cited the lack of female teachers.

Meanwhile, for boys, the overwhelming reason for never attending school is the sheer lack of access: 75 percent of rural boys who never attended school cite this reason. Other reasons include having to work for the family or someone else, and a lack of interest, either on their own part or on the family's part.

So what would make parents feel more comfortable to send their daughters to school? In Jahran, the facilitator asked the youth focus groups to reflect on what incentives such as cash transfers and safe transportation might be useful for helping their daughters to complete their education. The overwhelming constraint is the location of a girl's school within community boundaries. Young men unanimously reported that they would allow their daughters to attend high school in the village, but "if the school was out the community limits, they will not allow her to

FIGURE 14. Top Four Reasons for Not Attending School



Source: Yemen's Household Budget Survey (2005).

go “even with a cash incentive program”. In semi-urban Ba’adan Center, young women supported the cash incentive, but would need to have the father or brother accompany their daughter or sister there.

While the provision of secure transportation between school and home would ease concerns for their daughters’ safety and reputation, they were not fully convinced that it was a solution in itself. As one young woman from Ba’adan Center, a semi-urban context says: ultimately, “the father should be convinced (because if not, she won’t be able to go to school even if there is transportation).”

In urban Aden, where gender norms are the most relaxed in this sample, girls’ education opportunities appear to be larger. Young men in the community believe that their daughter’s “future is in education,” “it’s her right,” and they would allow their daughters to travel to go to school. They would even send them without government incentives, if they had the resources: “If I am able, then I will provide for my children without the help of others.”

These responses reflect the overwhelming influence of gender norms, which dictate the need for the father’s permission and consent, as well as having a girls’ school within their own community. While the hold of conservative norms varies in the sample, the qualitative insights suggest that a simple relaxation of resource constraints or even mobility constraints in the form of safe transportation may not suffice, especially in rural areas.

Hence, an educational policy framework is needed that can address multiple barriers simultaneously. As discussed more fully in the concluding chapter, much greater investment is required in basic educational facilities that would not require students, especially girls to commute beyond their villages. Other measures that can enlarge access include expanding the pool of qualified teachers and dividing the school day into two, with separate schooling and instructors for each sex. Cash transfer programs can further open up opportunities, helping to remove resource barriers and shift norms on girls’ education and public roles in society.

4

Limited Autonomy within the Family

The majority of Yemeni women are married by age 17 or younger, sometimes as young as 8 in rural areas. Arranged marriage in Yemen remains customary. Under the Personal Status Law, women require a male guardian's (a father, grandfather or brother) permission to marry. Women also have limited control over their fertility and are exposed to risky childbearing. Marriage in the Yemeni society is often the decision of the family based on a pattern of social relations and one not the individual who is going to marry, whether young man or woman.. Relationship by marriage aims to strengthen relations and alliances between the families and the tribe, and while there are few rare instances of young men expressing an opinion with regards to the selection of their wife, the phenomenon is limited to those who have access to economic opportunities and are earning a good income.¹⁵

In detailing the traditions surrounding marriage and childbearing in their communities, the youth in the qualitative assessment shared mixed feelings of both treasuring and questioning these practices. They expressed desires for delaying marriage and childbearing and reducing costly celebrations. Young women and girls would like to marry later in life, have fewer children, and reduce their childbearing risks. Young men wish that customary expenses were lower.

In the village of Jahran, for instance, a young woman spoke of the week prior to the wedding when relatives, friends and neighbors gather and celebrate together at the bride's house as she receives her dowry.

Another celebratory day begins with the slaughter of cows and sheep and then dressing the groom in traditional white garb with a dagger, shawl, and special head covering (Alsumata) encircled with flowers and jasmine—all for a procession of music and song “to the mosque, and there they sing and celebrate and people give Rafd [gifts of money for the groom].”

Although such practices are valued and strictly guarded, the difficult economic and security situation is likely contributing to the youth's desires for some easing of their traditions. The ongoing turmoil, moreover, is causing distress within households and affecting relationships. The qualitative findings indicate that family conflicts are a prevalent concern of women and mainly managed through traditional institutions, which can often disadvantage them. This section explores these critical areas of family life and discusses significant legal barriers that women and girls face to exercising more autonomy and control over decisions affecting family formation, conflict, and separation.

Married Too Young

Moderator: Suppose there was a law that set a minimum age for a girl to be allowed to get married.

Would you personally support or oppose such a law? Why?

¹⁵ Al-Salahi, 2005b.

Yes, we will support such laws.

This is a good thing, but people would not follow the law.

There must be awareness for this subject.

—Young men's focus group, Jahran

"I married at twenty years old. It would have been better if I was older because I was still studying at the university..."

—Young man, Aden

An adolescent girl in Jahran bluntly stated during her focus group that she is not happy at all because of "early marriage, some families force their daughter to get married." In spite of the fact that Islam gives women the right to agree or disagree to be married, there are many cases of girls in Yemen being denied this right in practice, especially in rural areas. Article 10 of the Personal Status Law voids any forced marriage and Article 23 requires the bride's consent to marry, but Article 7 does not require the bride's presence to seal a marriage contract. Only the presence of the bride's male guardian and prospective bridegroom is required (Manea 2010). Silence is consent for a virgin whereas a widow or divorcee has to make an audible pronouncement (Sobhi 2000).

According to a national survey undertaken by the Ministry of Health and UNICEF (2006), 14 percent of girls were married before the age of 15, and 52 percent before age 18. A 2005 study by the University of Sana'a reported that in rural areas girls as young as

8 are married (Al-Shargarby 2005). Early sexual relations can result in physical harm and many girls are taken to the hospital, although these incidents are not reported (CEDAW 7th report).¹⁶ Child marriage can also increase the risk of gender-based violence. The World Health Organization's (2005) multi-country survey found that women who are married between the ages of 15 and 19 years run a greater risk of experiencing gender-based violence including forced sex (also see Box 2).

Almost all countries in the MENA Region have a minimum age of marriage (Human Rights Watch 2011), but Yemen is currently an exception (see Box 3 and Figure 15).¹⁷ Post-reunification, the 1992 Personal Status Law had fixed the minimum marriage for marriage as 15 (see timeline in Figure 15). Unlike the earlier 1978 Law in place in North Yemen, there were no sanctions for consummation before puberty and as initially there was no requirement of registration for marriages, there was no mechanism for oversight.¹⁸ It is worth noting that marriage contracts are not registered at official offices, particularly in the rural areas, except if needed and mostly several years after

¹⁶ This was confirmed by Dr. Jameela Al-Raebi, ex-head of the Pediatric Unit in the Mother and Childhood Hospital and current undersecretary of the Ministry of Public Health and Population (United Nations 2010).

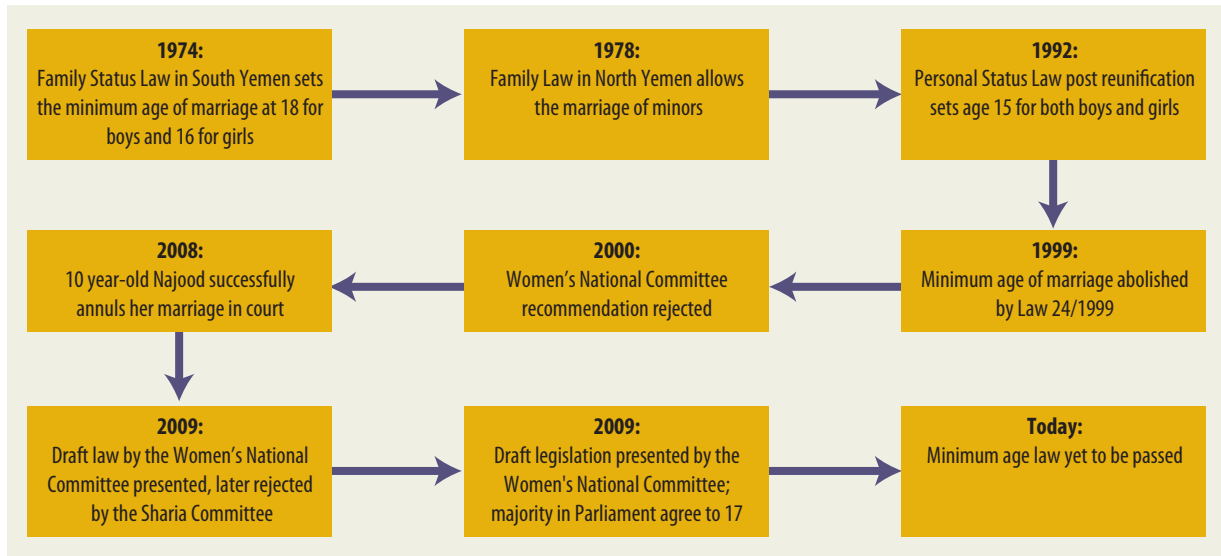
¹⁷ Reforms in 2008 in Egypt resulted in the raising of the marriage age from 16 to 18 for both boys and girls

¹⁸ Registration of marriages became compulsory in 1993 by Presidential Decree.

BOX 2: THE RISK OF VIOLENCE AND FINANCIAL VULNERABILITY FOR CHILD BRIDES

In 2010 Equality Now and their partner, the Yemen Women Union (YWU) became involved in the case of "Wafa", an 11 year old girl who was married off to a 40 year old farmer who repeatedly raped and tortured her. Equality Now and YWU arranged for a lawyer to take up her case, which was heard by a court in Hija province. The judge agreed to grant the girl a divorce in 2011 on condition that she payback her dowry – money her father had spent before he passed away. The lack of a law banning child marriage meant that Wafa was legally married and therefore unable to get out of the marriage without being subjected to divorce requirements. An amendment to the Personal Status Law in 1999 repealed a provision allowing for forcibly married girls to divorce while maintaining their right to maintenance. A relative borrowed money to repay the dowry but then forced her to drop out of school to beg in the streets. He also attempted to sexually abuse her and pressured her to marry him. Wafa is currently in an YWU shelter and has resumed her education.

Sources: Equality Now: End Child Marriages by Enacting and Enforcing a Minimum Age of Marriage Law: Action 34.2 Update May 2012 and Human Rights Watch 2011.

FIGURE 15. Minimum Age of Marriage-A Legal Timeline

Source: Manea, 2010 and Human Rights Watch 2011.

marriage. Weak enforcement of formal law combined with the influence of the tribe and the social norms in effectively deciding the age of marriage and of consummation. In April 1999, the minimum age of marriage was abolished altogether (Law 24/1999). The new law endorses the marriage of a minor girl but stipulates that consummation can only take place

with the onset of puberty.¹⁹ However, there are still no sanctions for earlier consummation and in practice it

¹⁹ “The marriage of a little girl is legally valid but she is not to be wedded until she is ready for sex, even if she exceeds 15 years old. And the marriage of a little boy is not legally valid unless it is proven for the good”.

BOX 3: THE REPUBLIC OF YEMEN'S INTERNATIONAL COMMITMENT TO END CHILD MARRIAGES

In addition to CEDAW, Yemen is party to the Convention on Consent to Marriage, Minimum Age of Marriage and Registration of Marriage, the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights. Yemen ratified the Convention on the Rights of the Child (CRC) in 1991. Although the CRC does not specifically address child marriage, Article 1 defines a child as anyone below the age of 18. Child marriage is seen as a violation of several key articles of the CRC, such as the right to be protected from all forms of violence and sexual abuse and rights to health and education. According to Article 16(20) of CEDAW, the marriage of a child has no legal effect. The Universal Declaration for Human Rights (UDHR), Article 23 of the International Covenant on Civil and Political Rights (ICCPR), and the UN Convention on Consent to Marriage emphasize the right to marry on the basis of the willing consent of both spouses. None of the treaties consider children capable of consenting to marriage because they are too young to fully understand the concept and consequences of a sexual relationship.

In July 2008, the CEDAW committee noted its ‘extreme’ concern about the elimination of a minimum age of marriage, highlighting that this represents a “clear setback for women’s rights...and a serious violation of the State party’s obligations under the Convention” (United Nations 2008). Earlier in 2005, the Committee on the Rights of the Child expressed its concern about the lack of consistency in the definition of a child in the Yemeni national legislation. Article 2 of the Yemeni Law on the Rights of the Child defines a child as “every human being below the age of 18 years unless majority is attained earlier.” In contrast, the Personal Status Law regards the age of maturity as 10 years old or the attainment of puberty whichever is earlier. For girls, the age is 9 years or the attainment of puberty and for both sexes, anyone over the age of 15 is considered to have reached the age of maturity. Complicating the issue further, Yemen’s civil law (*Qanun al-Madani*) defines the age of maturity as 15 with no exceptions. The conflicting laws result in uncertainty leaving children without the protections they are entitled to under international law.

Source: Human Rights Watch 2011.

is rare for families to seek medical advice on whether or not a girl is ready for sexual intercourse (CEDAW 7th National Report).

The recent case of Nojoud, an eight year-old girl forced under pressure to marry and immediately consummate her marriage to a 32 year man, sparked domestic and international outrage. In 2008, the child successfully went to court and obtained an annulment (see Box 6 for another case). The public debate led to two attempts at introducing draft legislation by the Women's National Committee in 2009. One of these, setting the age at 18, was eventually considered by Parliament, and a majority agreed to set a minimum marriage age of 17 and allowed scope for court approval for an earlier marriage age if the judge decided it was in the best interests of the child. The draft law also outlined sanctions of up to one year's imprisonment or a fine of up to 100,000 Riyals (approximately US\$465) for any adult who violated the law and up to six months in prison or a fine of up to 50,000 riyals (approximately US\$232) for anyone who witnessed the marriage ceremony. However, a few influential conservative Members of Parliament successfully managed to derail the proposed amendment. To date, the law has not been passed (Manea 2010 and Human Rights Watch 2011). The Rights and Freedoms working Group, one of the 9 working groups in the National Dialogue Conference, has recently passed by majority vote a draft constitutional article setting minimum age of marriage at 18 years. The working group also succeeded in proposing the age of adulthood at 18 calendar years.

Birth and marriage registrations can be important tools in monitoring and potentially preventing child marriages.²⁰ In practice, however, provisions that require these registrations in Yemen are rarely enforced. In 2006 only 22 percent of births were registered (Ministry of Health 2006). Similarly marriage registrations (which require national identification numbers and bride's and groom's ages) are extremely low in relation to the total population of 23 million.²¹

The qualitative data consistently shows high levels of agreement among youths of both genders that

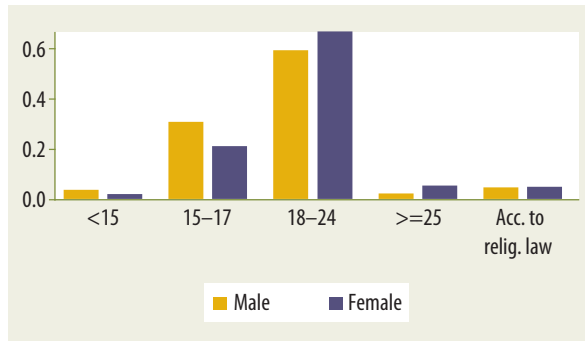
marriage and childbearing should be delayed. Young women in semi-urban Ba'adan Center say that girls start to marry in their community at 15, but they would prefer to marry at 25. In Aden, young women likewise explain that while families marry their daughters at 15, the ideal age of marriage is no earlier than 18 and ideally between 20 and 25 because at that age "you can be more aware, more responsible, and be able to take care of children properly." In the village of Kharef, the young women report that they typically marry between 16 and 18, but unanimously agreed, "No, this is not suitable." The SWMENA survey (Figure 16) also finds a clear preference among both men and women for delaying marriage to at least age 18. Yet, 64 percent of Yemeni women are married by age 17 or younger compared to just 16 percent of Yemeni men (Figure 17).

More than 70 percent of male and female respondents of the SWMENA survey (2011) also support a legal minimum age of marriage for girls. While the majority of those in favor support 17 as the minimum age, 25 percent of men and 38 percent of women support a higher minimum age of marriage. In Jahran, young women think such a law would allow them to finish their studies. More generally, such a law would help younger generations implement the changes they want regarding the timing of their unions, and perhaps eventually give them

²⁰ In Yemen, a 2003 presidential decree made the registration of births within 60 days compulsory. A marriage contract has to be legally registered within 15 days with the Ministry of Justice and the marriage certificate must be filed within one month by the husband or male guardian (Article 14 of the Personal Status Law). The ages of the bride and groom and their national identification numbers have to be noted in the certificate as well as the amount of dowry.

²¹ Only 8,120 marriages in 2001, 10,934 marriages in 2002 and 600 marriages in 2003 were registered in 20 governorates as reported in the Yemen Statistics Yearbook for 2003 compiled by the Central Statistical Organization (Government of Yemen 2003). There are no sanctions for non-compliance according to Shada Nasser, a Supreme Court Lawyer (Human Rights Watch 2011). The CRC committee has emphasized the obligation of state parties to establish measures for implementation of registration provisions (UN CRC committee 1999).

FIGURE 16. In Your Opinion, What is the Minimum Acceptable Age for a Girl to Get Married?

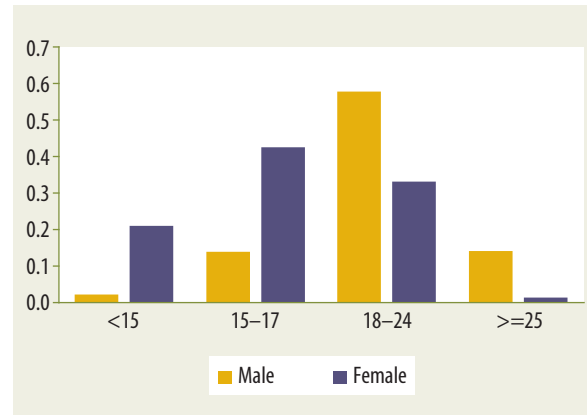


Source: Authors' analysis of SWMENA 2011 dataset.

more say in the choice of their partner than they have today. Yet, there is very limited knowledge on the ground about gender laws in general, and the debate about the minimum age of marriage law in particular (Box 4).

Looking forward, expanding education can be a game-changer in terms of attitudes about the appropriateness of traditional gender hierarchies and roles. Also, qualitative analysis suggests that where women have some economic independence, they typically want their daughters to be more assertive, have more education, and have more choices in shaping their life paths. Over and above the normative change shaped by education and economic empowerment, our evidence suggests that the motivation for delaying marriage is also related to the pressures and concerns of youth related to the lack

FIGURE 17. Age at First Marriage



Source: Authors' analysis of SWMENA 2011 dataset.

of jobs among young men and women and the risks of early pregnancy.

Limited Voice in Decisions about Marriage

Marriage in Yemen is almost always arranged by the family in rural areas and to a large extent in urban areas. A young woman from urban Aden describes the process:

... marriage proposals are done through the mother or one of the family members. If it is through someone outside of the family then a mediator is sent to the family of the bride. If the bride's family accepts then the groom's family

BOX 4: LITTLE KNOWLEDGE OF RIGHTS ON THE GROUND

When asked about their knowledge and views about laws, perhaps not surprisingly, participants in the qualitative study registered vague notions of laws about inheritance, age of marriage, voting, access to education, and work. Knowledge about gender laws was weakest among adult women in rural locations. In rural Kharef, women stated, “we are illiterate, we don't know what's going on,” and “we don't know what you are talking about.” By contrast, the men of Kharef and the younger generation displayed more awareness, with young women in this village mentioning laws on age of marriage and access to education. Young men of Kharef had heard of laws that allow women to run for office, although they claim there had been no changes because “a woman is a woman.” Likewise, young women in Jahran exclaimed that “there are laws but they are not applied.” Awareness about gender laws is stronger in the urban sample, but problems of effectiveness emerged there as well. In the opinion of one adult woman from Aden, who mentioned laws regarding “minimum age for marriage, and laws regarding children's welfare in the case of divorce,” “these are only laws on paper.” The women in this focus group discussion are disappointed that “there has not been any change due to these laws because early marriage still persists. (...) At least in the past, the laws were on women's side as they would receive the house in case of divorce and children's case.”

visits carrying gifts and the date of the wedding is agreed upon.

Even in urban areas where more relaxed norms might be expected, the tradition is that, as a young woman from Ba'adan Center explains, “a wife is chosen by the mother or sister, friends or from school.” Young men are consulted on the decisions, and then the “mother and sister go to see the girl.” According to young women in Aden, meeting before marriage is out of the question, and “a young man would not marry a girl who he meets because he would never trust her” and “marriage after a love story fails.” Young men of Aden agree that: “real love comes after marriage,” although one young man in the group argues that “a very small percentage” of marriages do arise out of love. In general, such prescriptions leave little room for youths of both sexes to exercise their agency in these matters and they resent this.

Yemeni youth would also like to reform the costly customs associated with wedding ceremonies. One young man from Ba'adan Center relates that “a dowry of YR 400,000–500,000” (approximately US\$1860–2324) is necessary for a girl to marry, and if the girl is a “USA citizen” the “dowry [can reach] a million to two million Reyal.” Young men in Aden think that “because of families’ living standards there is a need to change marriage practices—decreasing dowry, stopping extravagant weddings.” In response to these concerns, in fact, community members of Jahran agreed to set a cap on the maximum amount a family can spend on dowries in order to prevent the damaging effects of competition for status amongst villagers and the delays in marriage due to a lack of

resources (see Box 5). While dowries can serve as an important form of financial security for women, it is contingent on their ability to access and control the resources, which they may well not be able to do in practice. In cases where higher dowries are offered to marry older men, they can increase risks of early marriage (See Box 6).

With the exception of young men from rural Jahran, dissatisfaction was also expressed with the practice of polygamy. Young men in Ba'adan Center, for instance, agree that marrying one wife is better in order “to avoid problems and more expenses.” Similarly, young women in Aden think that men “cannot support two wives and be fair;” and in Kharef, young men remark that polygamy brings “problems in the family... the best is one wife.” In Jahran, however, young men report that marrying several wives is “normal and can be done in the following cases: No children from his first wife and [ongoing] marriage problems...” Even then, they report that no more than three or four percent of local men have more than one wife and these are older men (who presumably can better afford the added expenses). In nationally representative SWMENA data (2011), almost 90 percent of men agree that polygamy is acceptable, while less than half of women do (Figure 18).

Under current Yemeni law, polygamous marriages do not require approval of a court, a clear regression relative to an earlier version of the law, where notice had to be given to both wives and the husband had to have a legitimate interest to marry again, such as illness or infertility of the first wife. In 1998, even these

BOX 5: INNOVATIVE VILLAGE INITIATIVE TO CONTAIN ESCALATING DOWRY EXPENSES

In the past, marriage costs in Jahran had reached YR 1,000,000 (approximately US\$4650), and fathers in the village became unable to marry off their sons without selling some land or taking loans, or perhaps doing both. The expenses had escalated because villagers began taking great pride either in the expensive dowry paid to the wife, the clothes that she received, or because of heavy wedding expenses. The high costs caused suffering for both the village's young men and women because marriage had become practically unaffordable for many families.

Midway through the previous decade, some of the wise people from the village gathered and agreed on a rule to limit dowry to an amount of YR 200,000 (approximately US\$930). Violations of the rule resulted in a fine of RY 100,000 and two bulls, and the violator also had to swear an oath to God (instead of going to prison). As a result, many youths have been married without any difficulty, and village families are still able to take great pride in their weddings.

BOX 6: THE DOWRY – FINANCIAL PROTECTION FOR WOMEN OR AN INCENTIVE FOR EARLY MARRIAGES?

A dowry is legally required to be paid to the bride by the prospective husband or his family under Article 33 of the 1992 Personal Status Law.^a Under article 33(2) the dowry is specifically stated “to be the property of the woman to dispose of as she wishes and no condition to the contrary shall be considered.” The dowry is payable in full upon consummation of the marriage and on death of one of the spouses (Article 36).^b If the wife asks for dissolution on grounds of incompatibility and the husband agrees to give a divorce she is entitled to keep her dowry. If the husband does not agree, the judge can grant the wife a dissolution decree but she has to forfeit the dowry. However, if she establishes that the husband is an alcoholic or is addicted to narcotics as grounds for dissolution, she keeps it. The dowry is also payable to her on the death of her spouse and becomes part of her estate if she dies. The dowry therefore can serve as important financial protection for women. However, it is questionable whether women can access their dowry in practice, or whether they do claim it on the death of their spouse.

According to a 2005 study on child marriage in Yemen, dowry payments have been cited as an underlying factor increasing the risk of early marriages. Young girls may receive higher dowries for marrying older men (Al-Shargarby 2005). The recent case of Sally al-Sabihi, a 10 year old girl who was forced to marry her 25 year old cousin and the case of Wafa (see Box 2) illustrate how repayment of the dowry becomes a barrier to divorce. In Sally’s case, the \$1000 dowry was used up by her father, who earned \$2 a day selling chilies in the old market in Sana’a, to pay off rent and other debts. The dowry was eventually repaid by donors as part of her divorce (Macleod and Flamand 2012).

^aThe dowry can be paid immediately on marriage or partly or fully deferred by the woman’s guardian although the woman can demand it herself if she has not agreed to the deferment.

^bHalf of the dowry is paid on divorce or annulment by the husband if the marriage has not been consummated. If annulment is sought jointly or by the wife before consummation, the wife is not entitled to the dowry.

limitations were modified and the husband now does not need to establish any reason to marry again and notification of the first marriage has to be given only to the second wife (United Nations 2010).

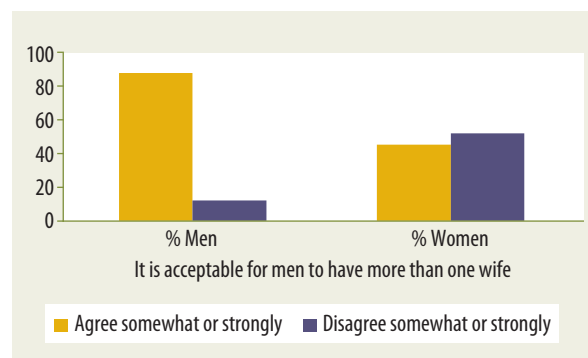
Limited Control Over Fertility and Risky Childbearing

Young Yemeni men and women also wish to postpone when they begin to have children, a desire that is present across the rural urban divide. Young

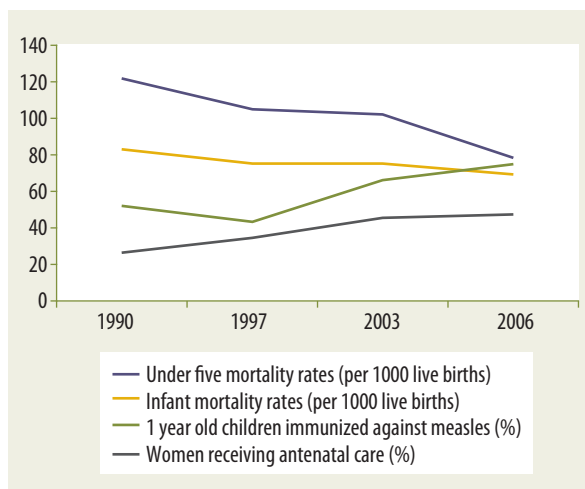
women in Ba’adan Center report that local women have “children directly after marriage; “and while some think this is fine, others would rather have children “from the age of 20 and above.” Young men in Ba’adan Center also agree and as one young man reports, “some women delay pregnancy” until age 26. This opinion is also shared in the rural communities, but overlaid with the higher risks associated with early childbearing and with limited access to formal healthcare. In Jahran, a young woman spoke of her sister who “gave birth when she was 14 and died after giving birth.”

Yemen remains off track to reach its goal of universal access to reproductive health by 2015. While some progress has been recorded on measures of child and maternal health, child mortality rates and access to antenatal services remain worryingly low (Figure 19) while maternal mortality rates are the highest in the MENA region (Figure 20). Despite improvements over the last decade, in 2010, only 35.7 percent of Yemeni women gave birth while attended by a medical professional, which is less than half the average for MENA and LMI countries (Figure 21). The problem is more severe for women with no education, and women in rural areas, where, respectively, only 26.6 percent and 23.3 percent access such care

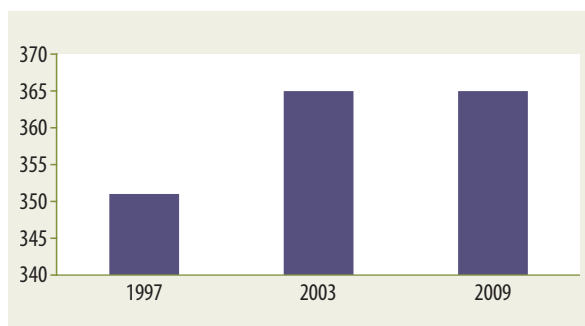
FIGURE 18. Is Polygamy Acceptable?



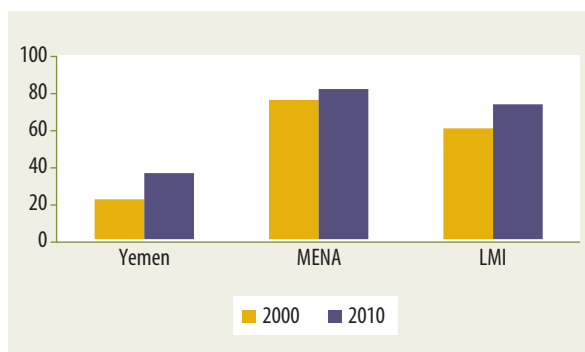
Source: Author calculations based on SWMENA Yemen data (2011).

FIGURE 19. Indicators of Child and Maternal Health (1990–2006)

Source: Based on UNDP and GoY (2010).

FIGURE 20. Maternal Mortality Rates (per 100,000 Births)

Source: Based on UNDP and GoY (2010).

FIGURE 21. Percentage of Births Attended by Professional Health Staff

Source: WDI (2011).

(Figure 22).²² In rural areas, moreover, only four out of every 10 women receive antenatal care, disproportionately increasing mortality risks among women.

There is also evidence of broader lack of access to basic health services for rural Yemeni women: SWMENA data suggests that only a third of women in rural Yemen have access to healthcare or a family doctor, and less than 30 percent of rural women rate the quality of available health care as above average. A more recent assessment carried out in 2012 to determine the impact of the crisis of 2011 found that the already dire health conditions have worsened as a result of the destruction of health facilities and reproductive services and the evacuation of personnel (World Bank et. al. 2012).

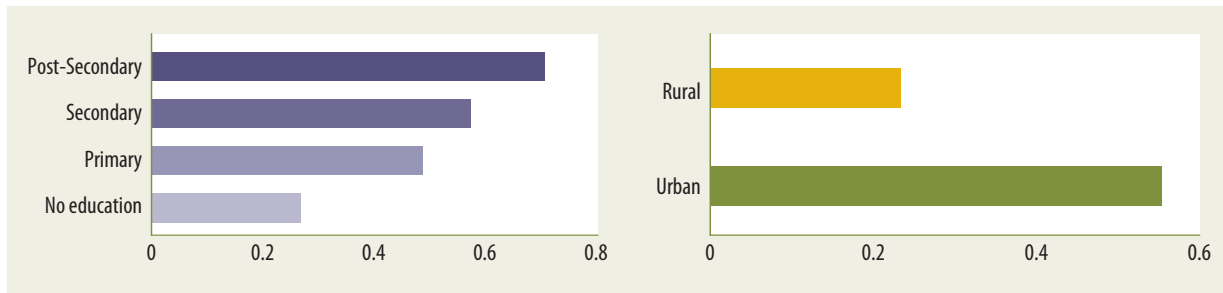
Clear urban and rural differences are also apparent in perceptions about how widely couples are using family planning methods in the study communities. Both female and male youth in Aden report very high levels of contraceptive use (in the range of 70 to 80 percent) among women in their community. In quasi-urban Ba'adan Center, young women also report high levels because women “have become educated, more aware and that is why they use these methods to decrease the number of children they have.” These reports, however, contrast with rural Jahran and Kharef, where focus groups estimate contraceptive use to be around 10 percent, and this is likely due both to limited or no access to family planning services as well as local customs that place value on larger families. However, national estimates from representative surveys suggest very low rates of use of family planning methods by women—in 2003, only 23 percent of women in reproductive age reported using contraceptives²³.

As with decisions about marriage, young women have little control over the timing or number of children they will bear. According to Al-Salahi (2005b), Yemeni women alone cannot take the decision to

²² HBS 2005.

²³ UNDP and Government of Yemen (2010)

FIGURE 22. Percentage of Women Receiving Maternal Care During Delivery in Yemen, by Education and by Geographic Area

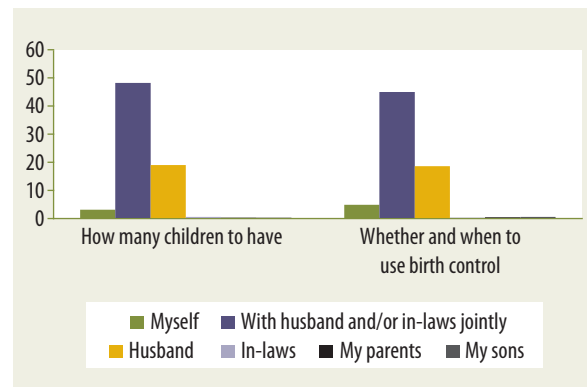


Source: Yemen's Household Budget Survey (2005).

postpone childbearing as it is seen as a man's decision over his right to children carrying his name and to be proud of them in his community. Through childbearing, women obtain their status within the family and society and this status increases with that of the husband, his family and with children, particularly males. Although young women wish to have fewer children than their mothers, they rarely have the capacity to fully act upon their ideal because, as a young woman in Aden explains "women do not make the decision [on the number of children], but rather it is the husband who makes the decision." Meanwhile, young men from Aden assert that childbearing decisions result from an "agreement among the couple;" however, given the position of males within the family it is likely that women have less bargaining power and have to give in to their husband's wishes. In SWMENA data as well, more than 60 percent of women report that decisions about the number of children and the use of birth control are made by their husbands or "jointly" with their husbands and in-laws (Figure 23). Less than 4 percent of women say they alone make decisions about fertility and contraceptive use. However, norms among young men are also changing towards a decrease in the number of children they want. In Aden, for example, young men wish to have more children than the young women, (3 to 5, versus 2 to 3) but the figures are substantially lower than the 4 to 12 range among the previous generation.

In rural Kharef the situation is similar. Young women want between two and four children (compared to the

FIGURE 23. Decisions about Number of Children and Contraceptive Use (% Women Reporting)



Source: Authors' analysis of SWMENA data (2011).

15 of their mothers) because "if there's a large number of them you cannot raise and care for them correctly," "milk is expensive." Yet, village women are unlikely to have the last word regarding their childbearing, as one young woman explains "she does not decide, and she does not have the freedom to choose. It is men who decide how many children to have."

Further generational changes can be observed in discussions about the sex preferences for children. While in Jahran, young women still prefer to have boys, in Kharef, Aden and Ba'adan Center both girls and boys are welcome. One young male in Ba'adan Center explains that "they are both the same," while a young man from Aden remarks, "That which is good is what God has chosen."

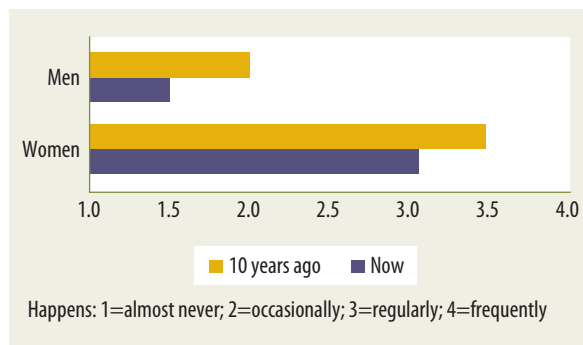
In sum, on a range of key family formation decisions, from age of marriage and wedding expenses to childbearing decisions, desires for change were clearly voiced by the youth, especially among the urban sample.

Violence Against Women Under-Reported, and with Little Redress for Resolving Disputes

Focus group participants were given an opportunity to privately report the levels of violence that they perceived to be present in their communities. Adult women report domestic violence to be a regular problem for their communities, although less so than in the past; adult men perceive the same declining trends but from far lower levels (Figure 24). In Ba'adan Center, for example, all the women indicated domestic violence to occur regularly while all the men perceived it to be very rare, and mainly a consequence of women who speak “bad words,” are not “taking care of her children,” or “if she doesn't listen to him.”

In Yemen, as elsewhere around the world, it is socially shameful to report abuse by a relative such as a father or husband. It is also very shameful (‘ayb) in Yemeni culture to beat a woman or insult her. However, it is the right of a father or a brother to do so in order to

FIGURE 24. Perceptions of Prevalence of Domestic Violence Against Women



Source: Authors' analysis with “Defining Gender” dataset (World Bank 2011).
Note: Figure shows the average of ratings by individual focus group members in 8 focus groups.

discipline girls and maintain the honor of the family. The latter is not perceived as shameful and is usually considered to be a private family matter.

Rural Kharef stands out in this small sample as the one locality where focus groups of both sexes report low levels of violence. Women say the level has eased greatly compared to a decade ago and now happens only occasionally: “in our village no one has beaten his wife or anything like that.” Given the sensitive nature of the topic, it is not surprising that the discussions were characterized by caution and reserve, and women were sometimes more comfortable referring to violence that happens somewhere else. The women in Kharef reported that “one woman in [another] village was beaten by her husband so she ran away to her father, who returned her to the husband. Her husband beat her again and then she ran away to her uncle. In our village no one beats a woman.”

Although men and women often held different views when it comes to prevalence, their reports are very similar on causes of violence against women. According to both, violence occurs when women disobey the norms surrounding proper roles and behaviors for women inside and outside the home, and also due to economic stress. As one man from Kharef explained, violence happens “when a woman does not obey her husband.” Another man in the same community says that “men sometimes abuse their wives because of difficult living conditions.” Likewise, in Jahran, a man thinks “poverty is the main reason.” And as a woman from Ba'adan Center, says, violence occurs “... when the husband is jobless and sitting at home, and lots of requests are made to the husband from his wife and children. She does not respect him.”

In these contexts, seemingly trivial everyday events can set off violent responses.²⁴ A woman in Jahran provides a list of such transgressions: “If money for

²⁴ This was a pattern found throughout the global sample as well. See chapter 5 of Muñoz Boudet, Petesch and Turk (2013 forthcoming).

Qat is not available,” “If one of the girls came home late,” “If the meal was late,” “If I didn’t wash the clothes,” or “If I wake him up to pray.”

The wider SWMENA survey findings on triggers of domestic violence are consistent with the qualitative assessment. While a large majority of Yemenis reject any justifications for domestic violence, there was still a significant share of responses that associated the cause of domestic violence with a wife doing something wrong (35 percent), and believed violence against women was justified if they neglected household responsibilities (25 percent) or children (28 percent), if they were disobedient (37 percent), or they went out without telling their husband (37 percent).

In 2008, the CEDAW committee in its concluding remarks expressed concern that there is no specific legislation in force in Yemen dealing with violence against women, including domestic and sexual violence (United Nations 2008). There are also no laws covering sexual harassment in the workplace or in public (UN Women 2011).²⁵ Lack of reliable data is compounding the difficulties in addressing the issue. The most recent national data is a 2003 survey which covered 13,000 households (Government of Yemen 2003). According to this survey, 5 percent of women who were married between the ages of 15 and 49 years were beaten during the two years prior to the survey, more than half by their husbands. 21.5 percent claimed that they were attacked for no reason and 10 percent cited disobedience. Worryingly, few said that they received medical treatment or reported the incident to the police. This suggests that women may be afraid of being stigmatized and fear reprisal if they file a case against a male relative (United Nations 2010). According to the 2008 Annual Report on the Status of Women, the few cases that are reported are not classified as domestic violence (Women’s National Committee 2008). Recently, the Rights and Freedoms working group of the National Dialogue proposed a draft constitutional article which criminalizes all forms of violence against women, and another proposal to form family courts.

There is also a lack of reliable data on gender violence outside of the family. In the 1990’s, the Book of Statistics, published by the Central Bureau of Statistics, Crimes and Judiciary section, provided detailed data on crimes by or against women classified by age. In recent years, the details have been limited to juvenile females (Sisters Arab Forum for Human Rights 2007 and Al-Shargaby 2005). A field study on GBV conducted by the Centre of Gender Studies and Research, Sana’a University in 2010 showed that women, girls and children are most vulnerable to violence with divorced women ranked first and then married women. Psychological violence is the most widespread form of violence with acceptance and support by community members

The norms that define domestic violence as a strictly private matter and a source of shame for women lead to systematic underreporting and little formal institutional support for redress. According to one man in Kharef, “Just a few women go to the police because most of them go to their families.” Likewise, a woman in Jahran relates that “if a fight happened between the husband and wife to the point that he hits her, she will not leave the house unless it happens again; then she will go to her family and this is what happens now.”

A 2008 NGO shadow CEDAW report indicated that domestic violence cases related to honor was a “concealed phenomenon in Yemen.” These cases were usually handled within the family circle according to tribal norms and rarely reported to police. Sentencing guidelines are also very lenient. Under Article 232 of the Crimes and Punishment Law No. 12 (1994), the sentencing for men convicted of killing their wives or female relatives or wife’s partner in adultery is imprisonment for less than a year or a monetary fine.

²⁵ Article 12 of Civil Code (no. 19) of 1991 affirmed equal opportunities and rights for public sector jobs but, enforcement of Labor Laws remain weak although the State is legally obliged to put into place monitoring mechanisms. In practice, women do face discrimination and can be subject to sexual harassment in the work place (United Nations 2010).

Moreover, the blood money for a women (compensation to the victim's family for a crime) is half that of a man under Article 42 of the Crimes and Punishment Law (United Nations 2010).

In addition to the mediation role of families in cases of marital conflict, the local sheik may also act as an intermediary. "She goes to her family's house or her relatives and if she had no one she goes to the village wiseman or the judge," explains a woman in Kharef. "Going to court is the final solution," according to a man in Jahran. Estimates suggest that around 70 percent of disputes were settled outside of the formal court system, by tribal arbitration (World Bank 2000). The Arbitration Act of 1992 officially allows for this method of arbitration apart from cases involving capital offences. A tribe is generally represented by its tribal elders and women do not generally have a formal voice in these proceedings (World Bank 2010b).

Moreover, there appears to be significant gender imbalance in who can initiate the process of family separation, retain legal resources, and even obtain custody of children. This is because in order to exercise their rights in these matters, women must count on the assistance of their male guardian. In the end, explains a man in Jahran, "the taken action in the custody matter is to return the child to his father. The community is traditional and this matter depends on the father's understanding."

The Stigma of Divorce

In the context of prevailing social norms, divorce can carry a sharp stigma for women. As one woman from Ba'adan Center explains, "the view of society toward a divorced woman limits her movement and affects her psychologically." That is why legal separation is seen as a last resort in situations of marital conflict. Another woman says divorce "is very difficult except in the case of a couple that reached a dead end road and there is no solution but to divorce. God hates divorce. It is very bad."

Perhaps the stigma associated with separation is also related to the resulting financial insecurity for women. Under the 1992 Yemeni Personal Status Law, a husband may unilaterally divorce his wife. Moreover, under Article 152, a woman may lose her right to maintenance if her husband divorces her for the following reasons: if she refuses to move into the marital home without a legitimate reason, if she leaves the marital home without a legitimate reason, if she works outside the home without previously requesting her husband's permission, or if she refuses to travel with him without a legitimate reason.

Moreover, women's access to maintenance claims is limited to one year's arrears, and involves recourse to the court to recover a longer period of arrears. Since women do not have the right to remain in the marital home, unless a woman's name is on the title of the home, she is obliged to leave it after the divorce (Manea 2010). Alternatively a woman can seek a *khola* divorce without having to establish any grounds on the basis that she gives up her financial rights. However the forgoing of all financial compensation means that this is effect limited to women who have independent financial means (Menea 2010).

If women and girls in Yemen are to face less restricted choices about their life paths, then important changes will be necessary in both the formal and informal institutional frameworks that govern family formation, conflict, and separation. Young men especially express a desire for less costly marriage customs and young women for delays in marriage and childbearing. So, passing a law that sets a minimum age of marriage at 18 will improve opportunities for education and more broadly their decision making power. The adult women expressed concerns for domestic violence in the face of violating expected conducts. Policy actions to establish a minimum age of marriage and provide more effective redress for women facing domestic violence or other forms of family conflict would provide strategic foundations for improving the lives of women and girls across the country.

5 The Strong Normative Boundaries and Status that Surround Jobs

“The woman has no responsibility but to sit at home.”

—Village man, Kharef

As part of the discussions around the world for the global qualitative assessment, focus groups pondered the attributes of the most powerful and free women and men in their communities. And in their understandings of what makes for great power, study participants refer to having jobs with high status more than any other factor. The strong link between jobs and enjoyment of power and freedom emerged across the 20 countries whether speaking of powerful women or powerful men, whether residing in cities or villages, or whether the localities were marked by more traditional or modern gender norms.

The women’s focus group of Jahran first described the most powerful and free women in their village simply as: “The woman who has a job.” Others then added that she is the one “who finished high school,” they are “teachers” of the “holy Quran, the “principle of the literacy school,” or the Nashada (a woman who recites Quran or Islamic songs for special occasions). Teaching is a core element of a woman’s gender-ascribed role of mother and caretaker; and for Jahran’s few educated adult women this kind of work provides great dignity and respect.

Although a life path that includes economic independence can bring great meaning and status, the participation of women in the labor force is extremely low in Yemen, as in the rest of the MENA

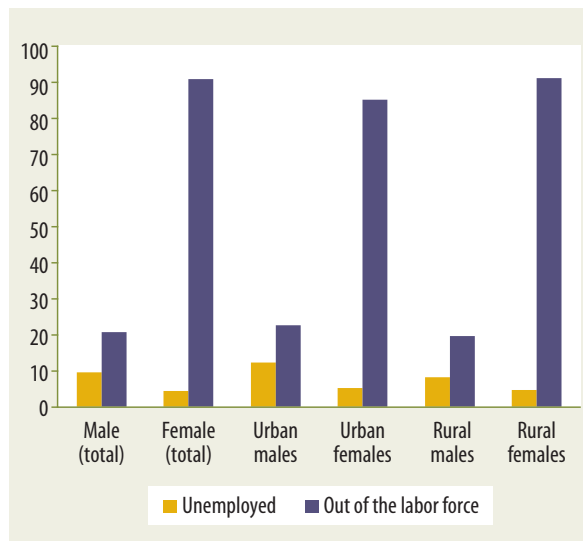
region. Moreover, even accounting for unpaid work, female labor force participation in the country is among the very lowest in the world. According to the Annual Statistics Book (2012), the percentage of women working in the public and mixed sector is 17.6% and female employment is only 16%.

In this section we provide an overview of the status of and trends in women’s and men’s labor force participation, assess key legal barriers to women’s full economic participation, and highlight some of the geographic differences in the important role of gender norms in constraining women’s opportunities for earning income and controlling assets. A final section examines the considerable obstacles that women face to entrepreneurship in the country.

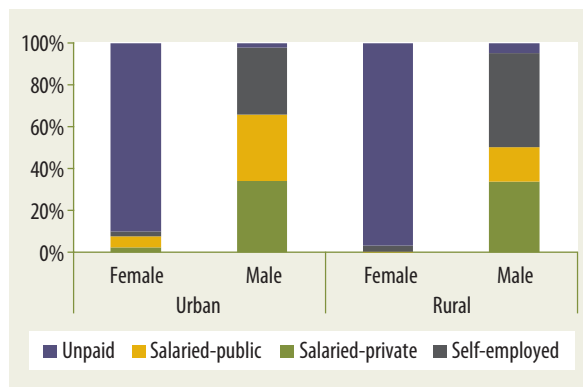
Weak and Restricted Labor Markets

More than 90 percent of Yemeni women of working age do not participate in the labor force (i.e., are neither employed nor looking for work) compared to 20 percent of men out of the labor force (Figure 25, 2005 Yemen HBS). If a narrower definition of labor force participation were used that excludes unpaid work, female labor force participation drops to 5 percent.²⁶ Worryingly, more than 90 percent of Yemeni women who work, and almost all rural Yemeni women who work, work

²⁶ Staff calculations using the 2005 Yemen HBS.

FIGURE 25. Gender Disparities in Labor Market Outcomes

Source: Figure derived from 2007 Yemen Poverty Assessment Report, Vol. 4.

FIGURE 26. Type of Work

Source: Staff calculations based on the 2005 Yemen HBS.

without pay. Meanwhile, men are thirty times more likely than women to have paid jobs (Figure 26). A study carried out by the Yemeni Center for Social Studies in 2008 indicated that more than half the women who worked in the informal sector worked in services and sales jobs at stores and markets. A third of these women were the main breadwinner of their families, and many more contributed to supporting their families.²⁷

The uniformly low rates of female participation in the workforce are surprising given the average rates

of female labor force participation of about 65 percent in low income countries. The latter rate is partly explained by poverty and the compulsion of women having to work to make ends meet. However, in Yemen, irrespective of location or poverty status, very few women are employed or actively seeking paid work (Figure 27). Article 19 of the Constitution of Yemen guarantees equal opportunity to all citizens in the economic sphere, and Articles 5 and 42 of the Labor Law affirm that women have equal rights in relation to employment, wages, training and rehabilitation and social insurance (World Bank 2005). Yet, these principles of equality are in sharp contrast to the realities of Yemeni women's lives. This suggests that powerful norms about the role of women outside the home shape these outcomes despite the economic incentives to support the family.

The qualitative assessment probed deeper into the nature and influence of these social norms, and how they inhibit the participation of women in paid work, and in work outside the home. Although the study communities are not representative of the country as a whole, the focus groups reveal consistent patterns in the normative barriers, and yield a nuanced understanding of the choices and thought processes that underlie the observed outcomes.

Quantitative data provides some hints of the influence of social norms: Unmarried women in urban areas are more likely to participate in the workforce than married women or women in rural Yemen (Figure 28). This suggests that norms about women's roles outside the home may be more strictly enforced after marriage and in more conservative, rural society. Indeed, a fundamental view of men and women occupying separate spheres and roles is evident in this response of a young man in Jahran who attests that men can do "anything except work that is carried out by women such as cooking and other housework."

²⁷ The Yemeni Center for Social Studies, *Women in the Informal Sector*, 2008

The strong gender norms attached to breadwinner and domestic roles in Yemen deeply affect both women's and men's identities and perceptions of self-worth. The men of Jahran identified their village's most powerful men as politicians in the Parliament and local councils, Sheiks and wise people, educators, and mosque orators and those "with high levels of education." Yet, the local economies sampled are generating few jobs, and the difficult reality is that men's choices and self-efficacy are severely constrained. Men in Jahran and elsewhere in this sample expressed great frustration over their difficulties with being adequate providers for their families, which is fundamental to their identity, agency, and status with others. And it is likely that these stresses inhibit change towards more progressive gender roles and norms in Yemeni society. The sections to follow explore more closely the strong role of gender norms in shaping economic participation, first in the two sample villages and then two urban contexts.

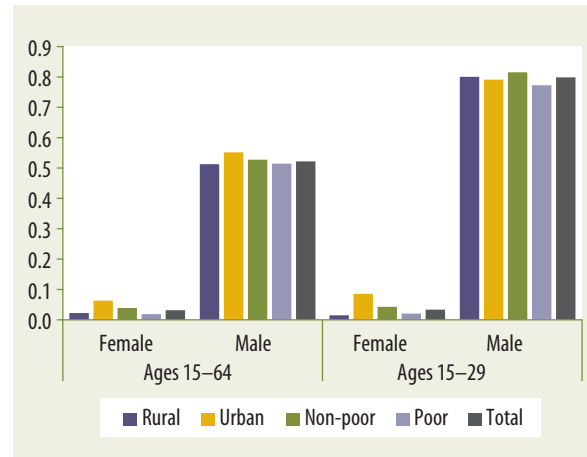
Scarce Choices in the Countryside

While all four study communities in the qualitative sample are facing high levels of unemployment and poverty, the panorama is bleaker in the two villages of Jahran and Kharef. In Jahran, for example, people are not finding employment in agriculture because of recurring problems of drought. But the village's workers have few alternatives to earn income, except selling qat and working in the quarry. Opportunities for Jahran's women are even sparser, greatly limiting their pathways to exercise greater economic agency and independence.

More widely, Figure 29 reveals that nonfarm activities represent nearly as important outlets for rural male workers as farming, reflecting very poor returns to agriculture rather than a diversification of economic opportunities in the countryside. At the same time, women working for pay of any kind are practically nonexistent.

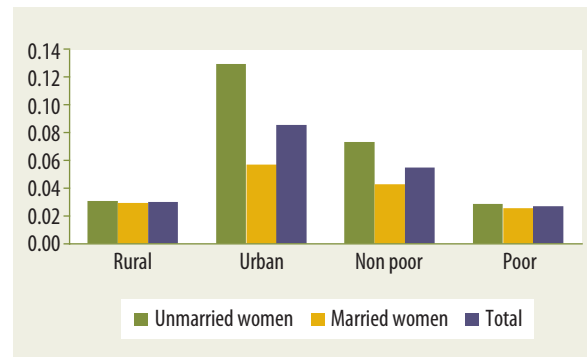
Men's and women's economic participation is shaped by their individual capacities, values, and

FIGURE 27. Adult and Youth Labor Force Participation Rates, by Location and Poverty Status



Source: Staff calculations based on the 2005 Yemen HBS.

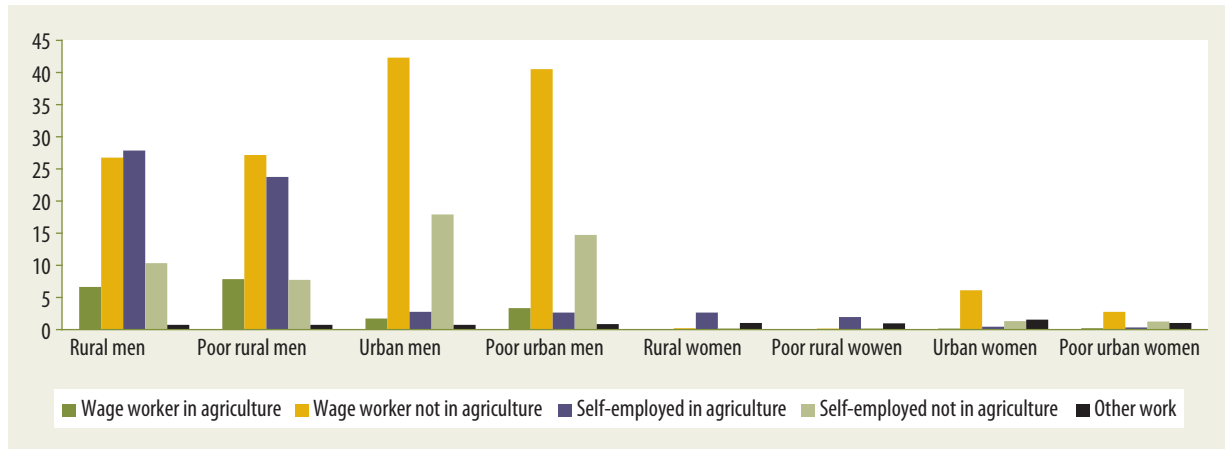
FIGURE 28. Labor Force Participation Rates of Married and Unmarried Women, by Location and Poverty Status



Source: Staff calculations based on the 2005 Yemen HBS.

aspirations, and their local structure of opportunities—which include factors such as the strength of the local economy, the prevailing norms for gender roles, and the types of jobs that are desirable and on offer for men and woman to perform.²⁸ As in other traditional cultures around the world, the

²⁸ For further discussion of how economic participation is shaped by these interactions, please see the introduction and chapter 5 of Muñoz Boudet, Petesch and Turk (2013).

FIGURE 29. Working Status of Individuals 15 Years and More by Gender and by Area

Source: Figure derived from 2007 Yemen Poverty Assessment Report, Vol. 4.

vast majority of Yemeni women identify themselves first and foremost in their domestic role: “The wife is a housewife,” and “women cannot do any work outside of the household,” explained the women’s focus group of Jahran. According to Yemen’s Household Budget Survey 2005, more than one-third of women reported they were personally not interested in working. Moreover, as one adult man from rural Kharef bluntly stated, “there are no job opportunities for men, how then can you expect the women to be employed?”

Still, as constrained as the climate is for rural women’s economic initiatives, women in both villages report that they are contributing to their households with farm work and home-based sewing and handi-craft activities. When asked whether women work for pay in their village, young women in Kharef replied that they “do not work for money. Their work is restricted to the family farm and without pay. For us, work is one day of housework and the other herding.” Likewise in Jahran, adult women spend their days “raising the children” and “working in the family farm.”

Strict norms, religious traditions, mobility restrictions, time constraints, limited education, and concerns for women’s honor and safety mean that women’s economic activities may often be conducted in the private sphere of households. Working without

pay has become widely recognized as women’s typical household responsibilities. This multitude of barriers also interacts with very weak local economies to discourage women from seeking potentially more visible and remunerative activities beyond their households.

Practices of seclusion that require women to be accompanied by a male guardian when moving beyond their neighborhood area are prevalent in the rural and urban sample alike. “For the man, distance does not represent any problem in getting a job. He can travel if he wants to. But it is different for women because they need to have a man accompany them,” explains a woman from semi-urban Ba’adan Center. According to data from SWMENA, a vast majority of Yemenis, 93 percent of men and 86 percent of women strongly oppose women traveling without a “mahram” (male relative escort).

For rural women with more education, gender norms are somewhat more relaxed, although they cannot take jobs that require interactions with the opposite sex (also see Box 7). A man in Jahran explained that it’s impossible for women to work in village shops because, “it is shameful for a woman to interact face-to-face with men.” As such, teaching and nursing are the two acceptable outlets available for them to pursue careers. According to a young man, working mothers in Jahran are seen as

BOX 7: THE POWER OF ROLE MODELS

Although challenging, women in Yemen do successfully navigate the many restrictions that limit their agency. One case is Rahma (a pseudonym). She comes from a region where it is often said that “to educate a woman is wrong because she has no place but her husband’s house.” But over strong objections of neighbors and community leaders, Rahma became the first female in her village to complete high school, and the first to work in a private medical clinic and participate in a one-year healthcare training program in Sana’a. Rahma, now married, delivers babies from a special room added to her house and enjoys great respect in the community. Moreover, other girls are following in her footsteps, including her younger sister who now attends the Health Institute in nearby Ibb City. Role models like Rahma, when combined with education and other forces, may well contribute to normative change for women’s public roles and status in the future.

“something normal. As long as they are taking care of their children, or they are benefitting the community (working as a teacher, for example).”

Women’s economic agency is further dampened by concerns that working women send a clear indication that their husbands or the other males in the family are not capable of supporting the household. According to a girl in Jahran, “When she goes out [to work], they say the father couldn’t provide for her.” Likewise, an adolescent boy from Kharef related, “If a woman’s father and husband are alive, it is shameful for a woman to work and the community will see her in a bad way.” However, in both rural and urban areas, women’s work is acceptable if there is no one else to support the family, as in the case of widows or wives of migrant workers, or if the head of the family is unable to work due to sickness or disability.

The strong preference for women to work inside the home that appears in the qualitative material for Yemen is seemingly at odds with the favorable responses (82 percent of women and 69 percent of men) to a SWMENA survey (2011) question about allowing a daughter to work outside the home if she chose to do so. The survey respondents, however, are likely imagining this work to be within the limits of acceptable professions for females in their communities and appropriate to their daughters’ education levels.

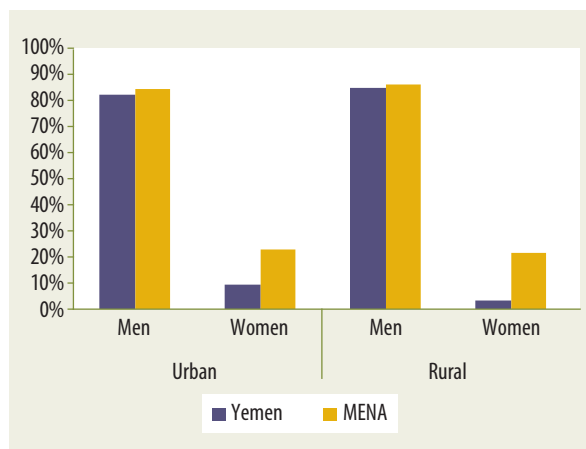
Urban Outlets a Bit More Promising

As one may expect, urban focus groups from both Ba’adan Center and Aden identified more

diverse jobs in their local markets than villagers. In Ba’adan Center, young men spoke of possibilities for working as: “bus driver, shops, selling vegetables, restaurant, painter, teacher, nurse,” and men in Aden reported, “self-employment, crafts-person (carpenter, welder), mechanic, commerce.” But urban workers also struggled greatly with unemployment. The same young men of Ba’adan Center who described diverse local jobs explained that many of their peers have no choice but to migrate to the larger labor markets of Sana’a or IBB to seek work, while those who stay in Ba’adan can only “wait for a job and others wait for alienation.” “I swear to god that I have four brothers and they don’t have jobs,” remarked a young man there.

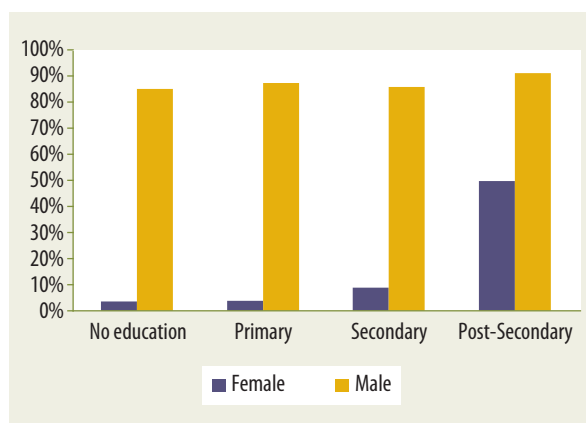
For urban women, there are many signs that attitudes regarding working women are somewhat more supportive than in villages. In Aden, where economic opportunities are the greatest in the sample, women say that both sexes work in “hairdressing ... telecommunications shops, and ... restaurants” and further indicate growing numbers of female lawyers, doctors, and media figures. Moreover, the local “dalalahs”—a door-to-door sales job that is taboo for women elsewhere in the three other communities—used to sell only small items such as clothes, but now may be offering “real estate, electronics, building materials, and ... financial [services].” The reality is that for most Yemenis, many types of jobs mentioned by women’s focus groups in Aden are rejected for women. The SWMENA survey (2011) finds, for instance, that 81 percent of men and 61 percent of women strongly oppose women

FIGURE 30. Labor Force Participation Rates, by Area: Yemen and MENA



Source: Yemen Household Budget Survey, 2005.

FIGURE 31. Labor Force Participation Rates by Education



Source: Staff calculations, 2005 Yemen HBS.

Note: Labor force participation rates exclude unpaid work.

working in the tourism sector (e.g. as a tour guide, or at a restaurant or hotel).²⁹

More generally, while Yemeni men participate in the labor force at the same rates as the rest of the Region, Yemeni women in urban and rural settings participate at much lower rates, even when compared to women in the region. Survey data reveals that urban women are employed or looking for work at three times the rate as women in rural areas (Figure 30). Similarly, highly educated women are much more likely to be employed or actively seeking work. In

fact, almost half of all women with post-secondary education are in the workforce, though this number is still low compared to their male counterparts (Figure 31).

The higher labor force participation of urban women, implies that they are also more likely to be unsuccessfully seeking employment, and thus, face higher unemployment rates than rural women (labor force participation rates do not include those not seeking work). One in almost eight women in urban Yemen is unemployed, twice as much as urban men and three times as much as rural women (Figure 32). Unemployment rates for women with secondary education or higher reach as high as 25 percent (Figure 33). Part of the explanation for these high unemployment rates could be that educated women and women in urban areas may prefer to wait for public sector jobs, although these openings are rare. Indeed, nearly 80 percent of those with post-secondary education are working in the public sector, compared to only 9 percent of those with no education. Similarly, more than half of the women in urban areas are employed in the public sector, compared to only 8 percent of those in rural areas (Staff calculations, HBS 2005).

Generally, public sector work appears to be appealing as a secure, respectable, and more accommodating workplace for women. Maternity benefits are comparatively generous, working hours can be shorter, and there is greater job security, all of which are attractive to women. Evidence also suggests that legal protections are more likely to be respected in the public sector than in the private sector. In Aden, wage differentials between men and women in the public sector were found to be minimal (World Bank 2005b). Lower wage differentials and less occupational segregation between men and women in the public sector are due to standardized wage structures and hiring procedures (Niethammer 2005). There have been positive reforms in pension laws with the mandatory retirement age for women equalized

²⁹ These shares climb to 88 percent men and 69 percent women if including those who responded somewhat opposed.

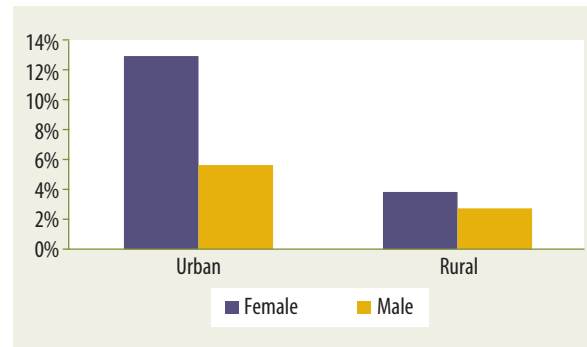
with men to 60 years with an optional early retirement age of 55 (with 15 years of service).³⁰ In addition, both the husband and wife or their families are entitled to keep the pension following their death whereas under the previous law, the family was only entitled to the husband's pension.

There are also many legal protections for women in the private sector, but problems of enforcement and their effects on labor costs appear to weigh more heavily than in the public sector—which likely discourages both women from seeking this work and employers from hiring them. Under Labor Law (no 25) of 2003, for example, all public and private institutions that employ 50 or more female workers have to establish or contract childcare services for children under conditions determined by the government.³¹ However, there are reports that these services are frequently not provided or are of low quality, and women prefer to quit their jobs (Sisters Arab Forum for Human Rights 2007, CEDAW 6th Report). Women are also entitled to fully paid maternity leave of 60 days provided by their employer according to the Civil Service Act and 70 days according to the Labor Act (World Bank 2011d). By law, women are not allowed to work night shifts in factories except during Ramadan and are also restricted from working in industries and occupations which are hazardous, arduous to their health or social standing (World Bank 2011d).³² Such rules, when combined with high rates of male unemployment and the norms governing women's work, invariably limit the opportunities for women seeking work.

Few Opportunities for Entrepreneurship, and Little Access to Finance

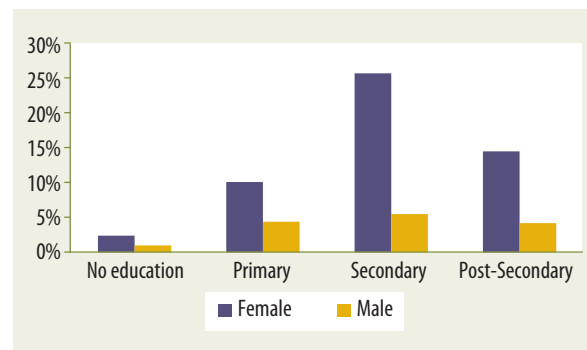
Entrepreneurship can provide outlets for women to work from the home, and therefore, may be more compatible with the prevailing conservative norms. However, in Yemen, only about 6.5 percent of firms have female owners, women make up only 5 percent of permanent full-time workers in enterprises, and there are almost no enterprises where the top

FIGURE 32. Unemployment Rates by Urban/Rural



Source: Staff calculations, Yemen HBS (2005).

FIGURE 33. Unemployment Rates by Education

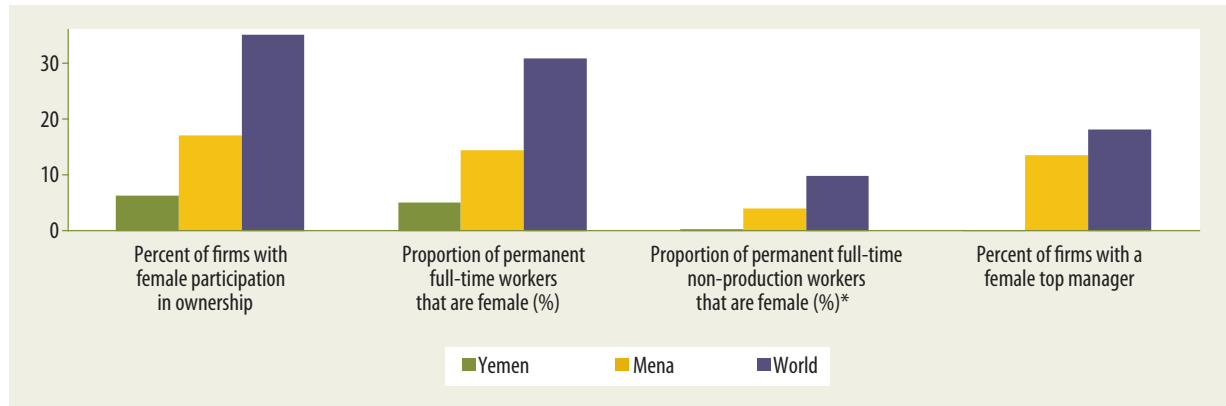


Source: Staff calculations, Yemen HBS (2005).

³⁰ It may be difficult for women to qualify for the full amount of pension if they have taken time off to look after children. The rights and freedoms working group of the NDC approved the optional retirement for women after 25 years of service considering their reproductive role.

³¹ The Women's National Committee campaigned for changes to labor law and their recommendations in relation to the provision of child care facilities were taken up. There is an inconsistency with Article 106 of the Child Rights Law also obliged institutions and corporations with twenty female employees to provide kindergarten facilities.

³² Night shifts are allowed during Ramadan, but women are also restricted from working in industries and occupations which are hazardous, arduous to their health or social standing. The list of prohibited industries is determined by Ministerial Order.

FIGURE 34. Women in Business

Source: Enterprise Surveys (<http://www.enterprisesurveys.org>), The World Bank.; *Manufacturing firms only

managers are women. In 2009, only 300 commercial registration certificates were for women businesses, very small compared to business and investment activities carried out by men.³³ Along all of these dimensions, female participation in Yemen is less than half the already low MENA average (Figure 34).

The same gender norms that are described in the previous section influence women's ability to make independent financial decisions and set up their own small business. First and foremost, women need the permission of their male guardian and absent that, have little chance of initiating any business venture. This is clearly evident in focus group discussions about a hypothetical vignette of a local couple, named Ahlam and Nabil. The wife, Ahlam, hoped to use her inheritance of \$200 to start a small home business, but Nabil did not support his wife's idea. Presented with this hypothetical scenario, nearly unanimously, study participants thought it very unlikely for Ahlam to go forward without her husband's support. Upon reversing the vignette, and Nabil opening a business in the face of Ahlam's objections, focus groups thought it would be easy for Nabil. As a man from Jahran put it, "the man is the decision maker and is responsible to himself and to others." And a wife's independent business endeavor is seen to challenge that authority role. Adult women in rural Kharef say Ahlam had to "stop if her husband doesn't

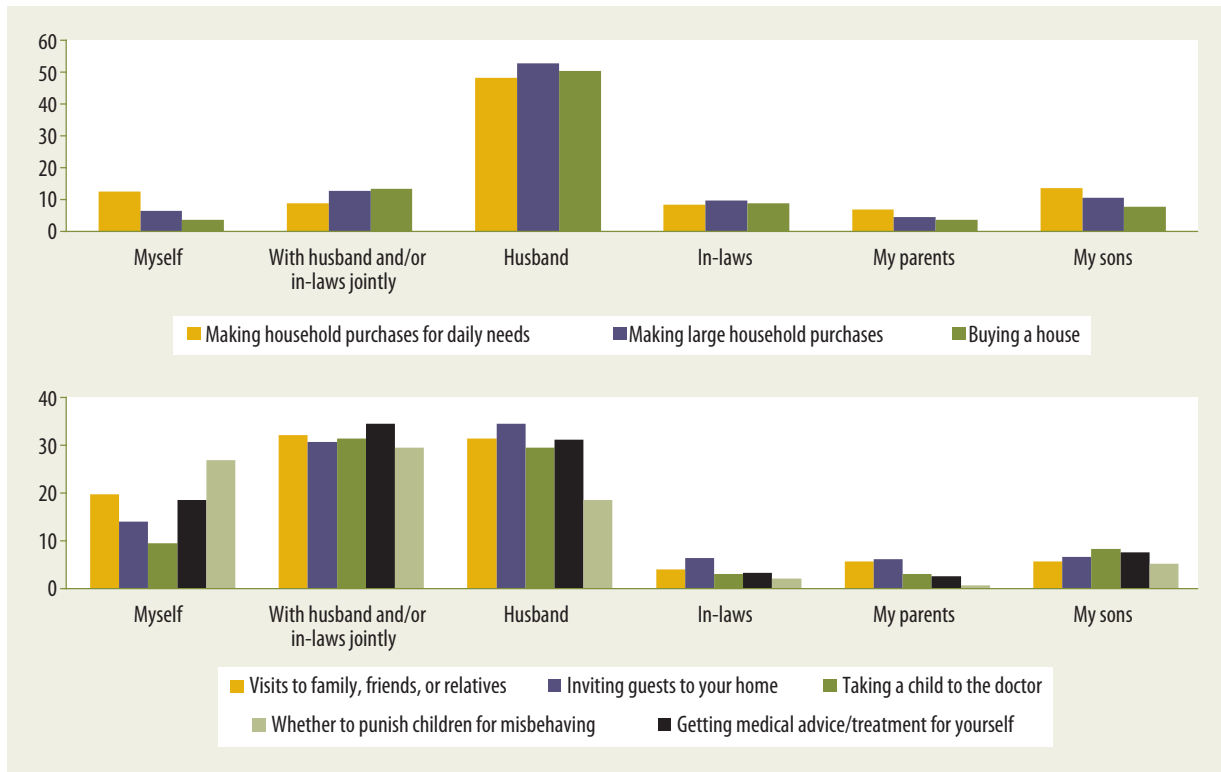
approve" because "she shouldn't disobey her husband." For men by contrast, starting a business without a wife's support is easy because, women of Kharef acknowledged, "men are the masters of women." Even in urban Aden, an adult woman acknowledged, "Men have all the power. Men are women's guardians."

Furthermore, the chances of success of a woman's business project would be limited because, as the young women in the community explain, "a woman cannot save money or join a *jam'iyya* (small lending association) without her husband's approval." According to SWMENA data (2011) as well, women have very limited independent say in small and large decisions (Figure 35). Eighty-nine percent of Yemeni women report that they cannot obtain a bank loan or other credit on their own, without any help from their spouse or their parents. More than 90 percent of women have no financial savings or property titles.

Women business owners are less likely to formally register their businesses and also struggle to raise capital and put up assets as collateral.³⁴ Over and

³³ Report on the situation of the Yemeni woman published by the National women's committee, 2010

³⁴ Only 59 percent of women-owned and managed businesses in Yemen are registered in contrast to 80 percent for male-owned and managed businesses (IFC 2005).

FIGURE 35. Who in Your Family Usually Has the Final Say about the Following Decisions (% Women Who Answer...)?

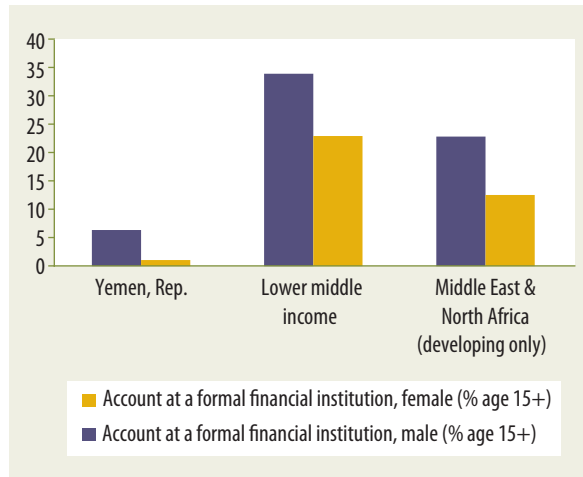
Source: Staff calculations based on SWMENA data (2011) for Yemen

above cultural factors, women's leadership role in the private sector is also restricted by administrative complexities and access to finance.³⁵ According to a 2007 IFC market survey covering approximately 400 micro and small enterprises, the majority of enterprise owners who successfully obtained loans had to use real estate and land (30.4 percent) or personal guarantees (26.1 percent) as collateral (IFC 2007).³⁶ Unfortunately, woman's access to independent financial resources and assets which can be used as collateral is limited by family law. In Yemen, the marital regime governing control and ownership of marital assets during the course of a marriage is a separate property regime, under which spouses have a right to the property they bought to the marriage and also any income earned during the course of the marriage. As a result, if a woman did not work during the course of the marriage and has no independent assets of her own, she may be vulnerable on dissolution of the

marriage or death of her husband especially where the dowry and maintenance provisions are inadequate or where she forfeits them altogether. Many microfinance groups, however, do not require tangible collateral and provide training to clients, and these can be promising outlets for women. According to a recent study of gender and microfinance by Yemen's Social Fund for Development (SFD), limited economic opportunities beyond their homes means that their female borrowers are

³⁵ Private business environment, Dalal Al-Yazedi, page 66–67

³⁶ Access to land is a constraint for both men and women, and is hampered by a complex land titling system with no central land registry or land authority and very poor security for land titles (World Bank Investment Climate Assessment 2011). There has been a draft Land Law pending in Parliament since 2006 which has not been enacted despite being seen as a government priority (World Bank 2011 Investment Climate Report).

FIGURE 36. Access to Formal Savings

Source: Demircuc-Kunt and Klapper (2012).

typically engaged in very small-scale home-based enterprises (SFD 2008, 4). A follow-up study found SFD's efforts to reach larger numbers of female borrowers have been stymied by women's limited entrepreneurial skills, by negative perceptions towards borrowing, and a general lack of a finance culture in Yemeni society as a whole (SFD 2011). Entrepreneurship is also dampened by the

formal banking system, which is associated with high interest rates (as much as 60 percent) and collateral requirements up to 400 percent greater than the loan amount (IFC 2007). Data from the Global Findex, which measures financial inclusion, finds that very few women have access to formal banking, even compared to other women in the MENA region (Figure 36). In Yemen, however, women account for more than 87 percent of microfinance customers (IFC 2007). This is a very strategic intervention for women, especially given the difficult business and environment and strong preferences for working from home.

Taken together, diverse forces in Yemen strongly discourage women's economic participation, among which gender norms loom very large that largely proscribe women from public roles and independent control of resources. At the same time, economic hardship means that men's labor force opportunities are also sharply constrained. The next section highlights policy interventions to reform laws and regulations that discriminate against women and create a more welcoming climate for both women and men to access opportunities.

6 Building Blocks towards Improved Wellbeing and Inclusion

In preparing this report as the transition government moves into the end of its second year, there is both hope and uncertainty for Yemen's future. The country's journey to peace, security, and wider prosperity will require the proactive support and presence of the state, civil society and developing partners in building inclusive and effective institutions, enhancing service delivery and improving economic, social and political opportunities for all. Only then can women alongside men pursue the life paths that they value and desire and can contribute meaningfully to their households and communities. However, Yemeni women face a multitude of long-standing inequities, and addressing these will take concerted policy action over a sustained period of time. Policies will need to reduce and remove severe and interlocking constraints on their aspirations and capacities for greater voice in their households and for inclusion in the public life of Yemeni society. At the same time, sustained action is also needed to provide more promising outlets for men and boys to participate and thrive as well. With this in mind, the

report has aimed to identify and deepen our understanding of critical gender gaps, and in this section, we consider some policy directions to address these constraints.

In particular we focus on bringing the twin challenges of development and gender equality into the design of policies and programs in this transition phase underway in Yemen. Yemen faces an overarching challenge of restoring peace and security and providing basic humanitarian assistance. Without peace and macroeconomic stability, sustained economic growth is unlikely to take hold. The key priorities are to bridge the existing gender gaps in human development and economic opportunity. Absent significant moves towards equality under the law, which has intrinsic value, investments in health and education, infrastructure and job creation will not be fully realized. Moreover, they are instrumental in greater voice and agency for Yemeni women within the home and in the economy and society. In this challenging context,

Establish peace and security, create conditions for economic growth; address reconstruction and humanitarian needs

Invest in human development

Expand productive economic opportunities

Bring justice home

Create effective systems of delivery; Fill data and knowledge gaps through improved survey data and learning through carefully evaluated pilots and programs

concerted effort must be made to identify effective systems of delivery on the ground, fill knowledge gaps and learn through careful evaluation of policy interventions.

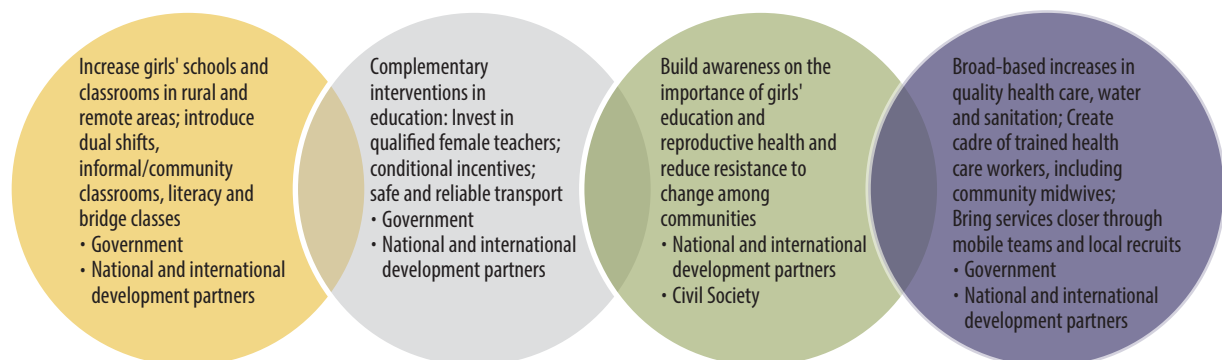
Invest in Human Development and Expand Access to Quality Education and Health Care

Significant investments are needed to bring health and education services into many areas of Yemen, especially in rural areas. These will need to address gaps in physical access, effective access through gender-sensitive design and quality of service. Gaps in physical access refer to the physical lack of schools and health centers at different levels within reach for households, by foot or through reliable, safe and affordable transportation, especially in rural and remote areas. Effective access requires being sensitive to the prevailing social norms governing education, reproductive health and mobility: separate classrooms for boys and girls, qualified female teachers and health care workers, remedial or bridge classes for adult women and out-of-school girls, building awareness about the value of girls' education and reproductive health through community leaders and role models as well as incentive-based measures to relax financial or other constraints. Finally, the quality of services involves performance based incentives for service providers to reduce absenteeism and improve service delivery, revamping education curricula to reduce gender bias, and investing in a cadre of qualified local health care providers and teachers.

Delivering Quality Education

In the case of Yemen, the lack of girls' schools in rural and remote parts of Yemen is acute, and this is a key constraint to increasing girls' enrolment, especially where local norms are more conservative. Mapping the current location of girls and boys schools, at primary, secondary, and tertiary level, is the first step to identifying these gaps in physical access and as a tool for targeting investments in school infrastructure. The existing social and cultural norms imply that if they go to school, they need to be accompanied by fathers and brothers. Absent building a middle and high school for every community, the physical distance to school will need to be bridged through safe, reliable, and affordable transportation.

Simply building a school will not ensure that girls go to school. Where there are no schools at all in the community, a new school might end up being used by boys alone. The need for separate schools for boys and girls must be identified based on existing norms governing segregation in education. The prevailing social norms also emphasize the need for gender-sensitive design of the schooling system including developing a cadre of qualified female teachers, and separate classrooms and toilets for girls and boys. While significant barriers to the mobility of women circumscribe the ability of educated women to commute in response to the need for teachers, there is a need to draw on and develop the skills of the local pool of educated women or provide incentives for families to relocate where



this may be necessary. For instance, the Community Support Program (CSP) in rural Balochistan in Pakistan relaxed the educational requirement for teachers in government schools to ensure an adequate supply of female teachers. These teachers were given additional training to help bridge the gap, and as a result, the program raised girls' enrolment rates (Kim, Alderman and Orazem, 1998 and World Bank 2005).

Literacy and remedial classes may also be needed to fill the gap between girls in school and those who have passed the age of education—either to build basic reading, writing and arithmetic skills, or as a bridge to enter regular schooling. These could be delivered through informal or community classrooms with flexible times, dual shifts/after-school classes, a safe learning environment and a relevant curriculum for those who cannot attend school.

Community leaders, local NGOs and civil society organizations can play an important role in reducing community resistance to change and raising awareness about the importance of girls' education. It will be important to target fathers and brothers especially, who are the key decision makers about the schooling of their daughters and sisters. This may also have positive spillovers in that the community can now better hold accountable the schools for the quality of education. Many of these interventions are already being successfully piloted as part of the Rural Girls' Education Program in Yemen. Gendered norms about what to study and whether and where to work are instilled early, within schools,

families and the community. The education system—being more amenable to policy action—can be the point of entry to reduce gendered curricula and motivate girls and boys to study mathematics and science, and consider non-traditional fields of study. School calendars should be flexible so as to accommodate labor requirements and seasons in the agricultural areas, fishing communities and islands.

Assuming that the supply side constraints have been addressed, on the demand side, incentives may be needed to motivate parents to send their daughters to school or to keep them enrolled in school. A widely used intervention is a Conditional Cash Transfer (CCT) program, which provides financial incentives to households to keep girls in school. In Bangladesh, a conditional stipend for girls in secondary school successfully increased enrolment and completion rates (Box 8). The Zomba Cash Transfer program in Malawi is another good example. It offered cash transfers conditional on girls attending school. The evaluation found that adolescent girls who were not in school at the beginning of the program, and were offered conditional cash transfers, were 40 percent less likely to marry after one year than girls in the control group which did not receive the transfers. This indicates that in this setting, schooling did have a protective effect for girls who are at higher risk of early marriage. With World Bank support, the government of Yemen is also enlarging a pilot CCT program in basic education for girls enrolled in grades 4–9. The program currently benefits 35,000 girls and will nearly

BOX 8: EXPANDING GIRLS ENROLMENT IN SECONDARY SCHOOL: BANGLADESH'S FEMALE STIPEND PROGRAM

In 1994, Bangladesh introduced the Female Stipend Program (FSP), a conditional cash transfer program that gives a monthly stipend to female secondary school students contingent on maintaining a minimum attendance rate and test score, and remaining unmarried. Over the next ten years, girls' enrollment in secondary schools almost quadrupled, enabling Bangladesh to achieve gender parity in education.

The FSP resulted in increases in girls' enrollment and completion rates. As more girls stayed in schools, additional teachers were trained, communities became involved in holding schools accountable for quality and learning achievements, and new schools were built in remote and disadvantaged areas. The project may have also had long-term and indirect effects on important indicators of agency and economic empowerment. Some studies argue that the FSP reduced early marriages and fertility rates, improved measures of nutrition, and increased female employment.

Source: World Bank, 2009.

double to 64,000.³⁷ The pilot program also recruited and trained 1,500 female teachers in rural areas, and this component will be expanded as well. These programs are based on the idea that financial constraints are a key barrier to girls' access to education.

While important, the analysis presented in this report highlights the prominent role of other important barriers: norms and concern about safety and reputation, the lack of safe physical access to schools, and the lack of female teachers and girls' schools. The extent to which these barriers will be overcome through demand-side interventions such as these remains an open question. Thus, it is critical in this context of multiple related and reinforcing constraints to design and evaluate pilots carefully. These learning initiatives can be led by international development agencies, to enable innovation and identify the appropriate mix of complementary interventions that can work well on the ground.

Investing in Maternal and Child Health

Broad-based gender neutral programs to improve the distribution and quality of healthcare facilities, water supply and sanitation can have significant impacts on female and child mortality.³⁸ Yemen faces significant unmet needs for reproductive and child health, especially in rural and remote areas, needs that will need to be met through financing and expanding the cadre of trained health care workers. Over and above expanding access to such health care, a specific focus needs to be on ensuring access to emergency obstetric care. Currently, government hospitals provide a Basic Emergency Obstetrics Center per 500,000 people, or in other words, cover on average a staggering 60,000 women of reproductive age each (World Bank et al, 2012).

Expanding physical access to basic healthcare will need to be supplemented by gender targeted investments to address maternal and child health, and ensure that women can truly access these facilities. For instance, Turkey reduced maternal mortality

through improved health care delivery combined with a focus on expectant mothers. Conditional financial incentives or CCTs can also be linked to regular and timely health care for women and children in the household. One example is a new Japan Social Development Fund financed pilot in Yemen. The pilot targets the poorest beneficiaries of the Social Welfare Fund and will provide additional cash assistance to households conditional on satisfactory participation in nutrition and health activities.

Programs can also be designed to bring services closer to home, for instance through mobile teams catering to remote and underserved areas delivering low cost, effective and specialized preventive and curative care. In Bangladesh, a successful program that ran from 1978 to 1997 brought health services to the doorstep by training local women to distribute oral rehydration, immunization and family planning services.³⁹ Or, in especially remote areas, Vietnam's policy innovations also offer useful lessons (Box 9). In Yemen, local capacity for basic preventive and curative care can be enhanced. Increases in the number of female health workers and community midwives will need to be accompanied by practical training to ensure independent delivery of quality care where accompanying medical facilities may not be available. National and local NGOs can also play a valuable role by helping to reduce cultural sensitivity, spread awareness and increase

³⁷ Criteria for the cash transfer include family income and girls' school attendance and performance. The planned impact evaluation of this intervention was disrupted due to country circumstances; however, findings from monitoring data and qualitative work have been positive and are being used to influence the program as it scales up with the intention of improving girls' enrolment and retention. The program also supports Fathers and Mothers Councils to enhance community awareness.

³⁸ For instance, expanding the provision of clean water in the US in the beginning of the 20th Century had dramatic pay-offs in terms of lower infant and child mortality (See chapter 7, World Bank, 2012a).

³⁹ Lewis and Lockheed (2007), p. 187.

BOX 9: OVERCOMING BARRIERS TO ACCESSING HEALTH SERVICES: INSIGHTS FROM VIETNAM

In Vietnam, ethnic minorities living in mountainous terrain are frequently underserved in terms of health facilities and unaccustomed to seeking reproductive and child health services on a routine (nonemergency) basis. To reach these socially and geographically marginalized groups with reproductive and child health services, the government tried several pilot initiatives, the most popular and successful of which was to organize campaigns for disadvantaged areas that consisted of mobile teams delivering the services. What distinguished the campaigns in Vietnam from elsewhere is that the mobile teams visits were preceded by extensive information outreach. Communities were informed repeatedly about when and where the team would arrive (typically at a local market where people tend to congregate), how long the teams would stay, and which services the team would provide and who should seek their services (e.g., pregnant women for antenatal check-ups). The mobile team would then spend a few days in that location to provide the services announced. These campaigns did much to generate demand and increase service utilization in the most underserved regions of the country, and were successful in overcoming a variety of obstacles, including: (1) limited supply of health facilities; (2) limited information about the need for health services; and (3) inability to pay user charges for regular health services. In Yemen, such a model could be especially powerful because of the constraints on women’s mobility.

Source: Vietnam Population and Family Health Project Implementation Completion Report (World Bank 2004) and other project documents.

the acceptability of reproductive healthcare and its critical role in healthier babies and mothers.

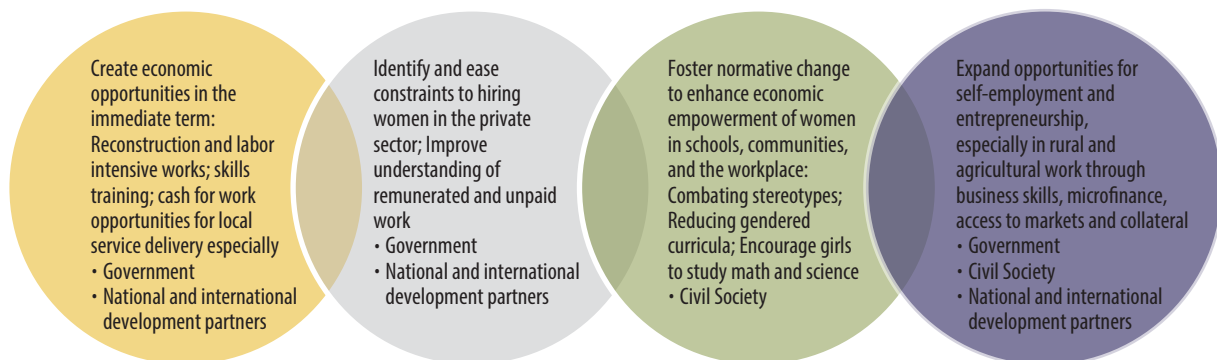
Expand Productive Economic Opportunities

In Yemen, as in the rest of region, young entrants into the labor market encounter considerable challenges as they transition from school to work. Facing a demographic bulge, the country will have to foster private sector growth, diversification, and job creation in the medium term to absorb the swell of new workers.

In the immediate future, there are opportunities to expand access to productive employment through reconstruction, public works and humanitarian

assistance. Reconstruction of local facilities and services can and should be linked to reviving the local economy. For instance, Yemen’s Social Fund for Development (SFD), Public Works Program (PWP), and Social Welfare Fund (SWF) are actively programming resources aimed at restoring health and education services, as well as roads, power, and water networks (World Bank et al. 2012, 147). But these investments need to be carefully designed to ensure that local employment generated out of these efforts feed back into local markets and have a sustained impact.

In addition to tackling problems of remoteness from markets and men’s unemployment and skill gaps, these programs can be tailored to also provide specific opportunities for women to earn income and learn new skills. Civil society and community



organizations can combat stereotypes and gendered norms about women's roles at home and in the workplace through building grassroots awareness and information campaigns.

Humanitarian and development interventions should be responsive to Yemeni women's preferences for jobs in education, healthcare and home-based work, and the need to open doors for women to other occupations. The World Bank is currently supporting a scale up of labor intensive works for unemployed youth as part of the Social Fund for Development Phase IV project. The project will also introduce cash for work opportunities in the delivery of social services for young people and women. The design of the project is sensitive to gender as well as to priority needs. For instance, work opportunities include not only rebuilding community infrastructure but also in delivering community-level education and nutrition services, both of which offer ample opportunities for Yemeni women to work. Such innovations should be carefully monitored and rigorously evaluated so that lessons can be more broadly applied.

A majority of working Yemeni women report working without pay predominantly in their homes, farms and family enterprises. The inclusion of unpaid work increases measures of female labor force participation by five percentage points, and it is critical to better understand the types of activities that Yemeni women are engaging in within this category. Moreover, it is important to understand why so many report working without pay, and to identify the key constraints that lead to this outcome. Are norms about women working for pay so powerful? Or, are there such few opportunities to work for pay? Set within the context of strong gender differentiated norms about work, surveys will have to be carefully designed to ask about men's and women's work. Even if women do engage in remunerated activities they might not report it unless they are in socially accepted jobs, such as teaching or child care, for instance. The next round of the Yemeni Household Budget Survey is ideally placed to address these very questions.

Notwithstanding the questions of measurement mentioned above, there are critical constraints to female participation in the labor market, which are especially evident in urban areas and among educated Yemeni women. The relatively high rates of unemployment among these cohorts suggest the need for policies to ease the transition from college to work, and create a diverse set of work opportunities, especially in the private sector. A better understanding of constraints and choices in unpaid and paid work will be critical to tailoring effective interventions and bringing women into productive employment.

Even at these low current rates of female participation, the country can look ahead to identify and reform certain labor laws that make females more costly to hire in the private sector. For instance, moving to a shared social security system, in which all employers and employees contribute to a national maternity fund, could reduce the relative cost to employers of hiring women of childbearing age. Recent reforms in Jordan are a model of how establishing a successful national maternity fund can be done (Box 10). Beyond formal sector and salaried work, another important avenue to expand economic opportunities for women is through self-employment and support for entrepreneurship through access to finance and technical services, especially in rural areas and for agriculture-based activities. Currently, SWF and SFD are active in providing training and microfinance, although reaching and benefiting women equally with these services remains challenging in Yemen.⁴⁰ A Microfinance law passed in 2010 enables the private sector to attract deposit savings from the public to invest in small enterprises and microfinance development. The law will also allow MFIs to become formal banks supervised by the Central Bank of Yemen (Masour2011).

⁴⁰ The World Bank's Enterprise Revitalization Project (US \$27 mn) will be focusing on helping to revitalize existing businesses, but less than 3 percent of these are female-owned). The project team is exploring design elements to facilitate, encourage, and track the participation of women as well as youth as business owners and employees.

BOX 10: MOVING TO A SHARED SOCIAL SECURITY SYSTEM

Jordan's parliament recently passed a broad social insurance law which extends coverage to micro-firms and adds unemployment, health, and maternity benefits to the package. Prior to the reforms, the full cost of the maternity benefit, including 10 weeks of paid maternity leave, was borne solely by the employer. As in Yemen currently, this placed an additional burden on the firms that are more likely to hire women. The reform has shifted this burden from the employers of women to the pool of employers and workers as a whole. In Jordan, the reform entails financing maternity benefits through a 0.75% levy on payroll taxes on all workers, regardless of gender. Both employers and employees contribute to a "Maternity Fund," which is managed by the Social Security Corporation (SSC).

Several financial institutions are also opening branches specifically to serve women, such as the Hawa and Butterfly sections at the Yemen Commercial Bank (Burjorjee and Jennings, 2008). Al-Amal Bank opened in late 2008 to provide a variety of financial services to small-scale entrepreneurs. Women entrepreneurs also face challenges in transitioning to larger loans due to collateral and guarantee requirements (Burjorjee and Jennings 2008). The establishment of a credit registry in 2009 was a significant step in easing access to finance but a wider range of information needs to be collated, particularly from microfinance institutions. Establishing a legal basis for moveable property to be used as collateral and the creation of a unified collateral registry should also be priorities (World Bank 2011 Investment Climate).

Other measures can support women's enterprises to become more sustainable and productive, such as complementary interventions to build business skills and help women to cooperate in their economic

activities and reach more active markets outside of their localities. Identifying the right combination of policies to expand female entrepreneurship will need to be based on rigorous evidence (Box 11).

Bring Justice Home

Unlike Yemen, most countries in the MENA region have minimum age of marriage laws. In Morocco, advocacy campaigns resulted in the raising of the minimum age of marriage for girls, and these can serve as a blueprint for reform in Yemen (Box 12). Government institutions such as the Women's National Committee and civil society networks are campaigning vigorously in Yemen for this reform by building awareness and seeking the endorsement of the legislative authority, community and religious leaders. A multi-stakeholder project aimed at comparing the Yemeni Personal Code with the Moroccan Family Code has been established at both the Sana'a University Gender Research and Study

BOX 11: WHAT MAKES FEMALE ENTREPRENEURSHIP SUCCESSFUL?

Recent evidence on the gender impacts of grants to micro-entrepreneurs is sobering. In Sri Lanka, grants of between US\$100 and US\$200 were given to a randomly selected subset of microenterprises, run by either poor men or poor women. The objective was to estimate the effect on profits of this capital infusion. On average, the participating enterprises registered a return to capital of 5.7 percent per month from the grant. However, there were significant gender differences: for women, the average return to capital was zero. Thus, grants alone had no effect on the incomes of self-employed women (De Mel and others 2009).

Why was this the case? Subsequent experiments in Sri Lanka find that, on the one hand, women did not invest smaller grants in the business; a possible explanation is that women have limited control within the household over their income and capital. On the other hand, women who received larger grants invested them in their businesses, but the business sectors dominated by women are marked by lower returns. This finding goes against the long-held belief that since women tend to be more credit constrained, microfinance loans to women would yield higher returns (McKenzie, 2010).

Gender-differentiated opportunities and constraints to entrepreneurship point to the importance of learning what works, what doesn't, and why in the context of Yemen, and identifying measures that remove barriers to the growth and sustainability of female-owned enterprises. Recent experiments have focused on credit-plus models that involve business skills training, financial literacy, and access to markets as well as supporting women's participation in sectors of the economy dominated by men.

BOX 12: BUILDING A COALITION FOR REFORM: MOROCCO'S 2004 FAMILY CODE

In Morocco, the marriage age for girls was raised from 15 to 18 in 2004 as part of a series of wider reforms championed by the monarchy after a lengthy two-decade campaign by women's networks.^a Women's groups mobilized support for the family law reforms by organizing discussion groups and workshops, lobbying parliament, and educating the public on the benefits of the reform. Key to the ultimate success of the campaign was the political support given by King Mohammed VI and his predecessors, senior political leaders, and religious leaders who provided theological backing for the changes. Other constraints including the necessity of permission to work were also removed under the new 2004 Family Code. Such reform processes can be accelerated by creating and supporting cross-country linkages among legislative decision makers, academic institutions, women's networks, and lawyers' associations.

^a Although, girls can still be married at the age of 15 in exceptional circumstances with the permission of the court.

Center in Yemen and the Sidi Mohammed Ben Abdallah Fez University in Morocco (Yemen Women Union 2009) and the capacity to establish these types of linkages could be strengthened. Creating a legal minimum age for marriage for girls is only the first step and must be accompanied by complementary interventions to be effective on the ground. A recent review of 23 evaluations of programs to end child marriage emphasized the key roles of empowering girls with information, skills and support; mobilizing parents and the community; enhancing access to quality education; and economic support and incentives, all set within an enabling legal and policy framework (International Center for Research on Women 2011). The Zomba Cash Transfer program highlighted earlier demonstrates the powerful synergies that can build from investments in economic incentives, schooling and prevention of child marriages. Legal reform is usually a gradual process, and needs to build a coalition of support. It also needs complementary policies such as mandatory registration of births and marriages, to monitor

and identify the incidence of early marriage across the country. In the short term, however, incentive based programs and awareness campaigns can already begin to delay early marriages.

Early marriage is also associated with higher risks of domestic violence and maternal mortality. In Yemen, a related priority area for reform is addressing the need for specific legislation tackling domestic violence (UN Pursuit of Justice 2011). However, investments are also needed in women police and police stations, and in organizations providing shelters and legal services for women who are victims of abuse. There is already momentum building on the ground to tackle problems of domestic violence although there is room for scaling up and building effectiveness (Box 13). Recently, a new hotline was launched by the Safe Streets Campaign to monitor and document incidents of sexual harassment, their type and location, in a live and electronic database and map (<http://www.thesafeststreets.org/>). Similar to Egypt's HarassMap, an incident can be reported



BOX 13: HOME—GROWN EFFORTS TO COMBAT DOMESTIC VIOLENCE

| Initiatives | Challenges |
|---|--|
| The Women's National Committee in Yemen and civil society networks such as SHIMA have launched awareness-building programs on prevention of domestic violence, targeting religious leaders and media personnel. | Understanding effectiveness of domestic violence interventions, and ensuring that they reach remote and rural areas, and are adapted to local contexts. |
| Women only sections in police stations have been established in Sana'a. | Monitoring systems to assess if women are benefitting from the police stations before expanding to other governorates. |
| Two hotlines have been set up by civil society groups, and the Women's National Committee is maintaining a database on domestic violence in 6 governorates. Safe Streets has set up a live, electronic hotline. | Are hotlines effective? Ensuring that data is accurate and used to deter acts of violence. Building community support to act against violence and harassment on their streets. |
| The Yemeni Women's Union has established shelters for battered women. | Questions of sustainability and expanding access: What happens after women leave shelters? |

via SMS, email, twitter, or by submitting an online form. Also needed is better awareness and implementation of existing laws that are meant to provide women with a degree of financial security. For instance, although women have inheritance rights, they often face difficulty in accessing the inheritance or they voluntarily or involuntarily relinquish their rights under the reasoning that they will be supported by their male relatives. To enhance financial security for women, the Jordanian government instigated a new provisional Personal Status Law of 2010, under which the property of the deceased must be registered immediately in the name of the female relative. Moreover, Article 319 mandates a 3-month waiting period, starting from the deceased's date of death, during which a woman cannot waive her inheritance rights. The waiting period temporarily alleviates the social pressure put on women by relatives to waive these rights (Husseini 2010, World Bank 2013). Another example from Indonesia highlights the importance of working on both the demand and the supply side—strengthening awareness at the grassroots while enhancing the capacity of local legal institutions to respond (Box 14). In the current context of fragility in Yemen, efforts are also needed to address risks of local conflicts and crime and violence and build conflict mediation skills. Until formal law and order can be guaranteed, these can be an important intermediate step in reducing local violence

(Blattman, Hartman and Blair 2012, OECD 2011). For women to benefit, community-based outreach and training needs to target both male and female mediators and address the wider set of triggers for local conflict and violence, including problems of family conflict and sexual violence. Such measures can begin to fill an important gap for many men and women who lack access to or resources for formal legal and public safety services, or who fear reprisals if they approach formal channels.

Establish Peace and Security, and Move Quickly to Address Development Emergencies

The policy priorities identified above can only have a lasting impact if the basic preconditions of peace, security and stability are in place. Yemen faces a fundamental challenge of building institutions that can ensure a peaceful economic and political transition. As this report is being finalized, a process of national comprehensive dialogue has just been completed and is expected to lead to a new constitution and parliamentary and presidential elections. Within this process, initiatives to advance an inclusive national dialogue, constitutional reforms, and free and fair elections will be important. These months ahead represent a critical window of opportunity to

BOX 14: WORKING AT THE GRASSROOTS: WOMEN'S LEGAL EMPOWERMENT PILOT PROJECT IN CIANJUR, WEST JAVA, INDONESIA

PEKKA is an Indonesian project supporting women headed households. The Women's Legal Empowerment (WLE) program aimed to build on PEKKA's existing programs to encourage community empowerment (community awareness about and the demand to fulfill their rights) and to enhance the capacity of the legal system and the government at the local level to respond. Their approach involved:

- (a) Training paralegals to disseminate legal information at the village level, in particular, information about family law and domestic violence; provide consultation services and to support community advocacy
- (b) At the district level, a forum comprising of judges from religious and district courts, police, local government officials, and non-governmental organizations was created to support expanding legal awareness through visits to and engagement with the communities.

This approach emphasized cooperation between village-level paralegals and the district level. Stemming from this experience, one of the districts, Cianjur, started a pilot to formalize legal documentation for divorced women and their dependents. Working with both local governments and religious courts, PEKKA helped obtain birth certificates for children, helped women complete administrative requirements for filing claims, and to collect any required evidence such as affidavits regarding marriage certificates. Absent this support in navigating the legal system, it is likely these women would continue to be left without legal recourse.

Source: World Bank, 2011e

build a fairer and more inclusive society, and lay the foundation for furthering equality between Yemeni women and men.

The new constitution and the 2014 elections offer the chance for Yemeni women to be a meaningful part of this process of rebuilding the nation, from the writing of the draft constitution, contributing to its vision, protecting and furthering the rights of women, and gaining effective representation in political bodies. On the face of it, the National Dialogue can provide a forum for the voices of women and young people. While women made up 28 percent of all participants, the mandated 30 percent figure was not reached in the Board of the NDC presidency, documentation committee or the other

committees formed by the NDC (8+8 committee), sparking concerns about the seriousness with which the proposal for a quota for women was being taken and its use for political purposes. Many topics were discussed during the NDC which address key areas of concern for gender inequality including child marriage. Yet, recent analysis of the National Dialogue highlights that the dominant role of political parties and existing elites in the NDC “risks leading to the marginalization of women, youth, and non-affiliated independent delegates.” (Greenfield 2013:6) If the political transition is to be a truly inclusive process, it is essential that women and youth among others be allowed a genuinely open space for discussion and debate and have a real voice in the dialogue.



In order for women to have meaningful voice in the politics, measures are needed that actively support and strengthen their political and civic leadership and participation. Within the MENA region, some countries have instituted quotas to ensure a minimum representation of women. In the Palestinian territories, all major political parties have quotas for women in their governing bodies, while Iraq and Jordan have introduced electoral quotas for women in parliamentary and municipal elections. An alternative approach to quotas, which has met with considerable success in the recent Constituent Assembly elections in Tunisia, is to require equal representation by women and men on party candidate lists. While this requirement did not result in equal numbers of seats won, Tunisia elected a higher share of female members to the assembly than any other parliamentary body in the region.

Evidence from other parts of the world suggests that over and above ensuring that women are part of the political process, quotas provide opportunities for females to assume elected office and for changing long-held stereotypes about women as effective leaders (Box 15). However, mandating representation is not by itself a panacea: legislation should be accompanied by close monitoring of both *de jure* and *de facto* compliance, to reduce the risks that women are not simply used as proxies for men. Mentoring and capacity building programs to support female political leaders and connect them with grassroots women's organizations and their networks can also

help to ensure that quota positions do not remain purely symbolic.

When women took to the streets in the uprising they gave momentum to the protests by playing on deeply rooted social norms that led Yemeni men to join them in order to protect them (Sharqieh, 2013). But women's leadership should continue to be leveraged beyond the turmoil of the uprising, in the construction of Yemen's future. Ushering in political reform, stabilizing security, and providing law and order are critical pre-conditions for any sustainable improvement in outcomes for women. At the same time, critical humanitarian needs including emergency food, supplies and services need to be urgently addressed. Given the acute food insecurity, especially in rural areas, well-targeted programs of humanitarian assistance are needed. Especially at risk are women-headed households, families dependent on the Social Welfare Fund, and agricultural wage laborers. New technologies that enable real-time crowd sourcing of information on dangerous areas and on the availability of humanitarian relief supplies can also be valuable in vulnerable areas of the country with internet or cell phone access.

A Challenging Road Ahead

Yemen's gender disparities today reflect deeply held norms and years upon years of accumulated disadvantages, and these disadvantages intersect tightly

BOX 15: LEVELING THE PLAYING FIELD: QUOTAS FOR WOMEN IN POLITICS

Since the early 90s, elected local governments in India have been required to ensure that women make up a third of all members in the local councils. In an innovative evaluation of these quotas, Beaman et. al. (2009, 2012) find that the presence of female leaders improved local perceptions of women's leadership capacities and altered local views in other important ways as well. Girls living in villages with female leaders wished to stay in school longer, delay marriage, and obtain better jobs; and their parents similarly raised their educational and occupational aspirations for their daughters. It is also significant that these important changes happened within just two election cycles.

Another study found that quotas need not be permanent to have impact: even temporary quotas can have positive effects on enlarging women's political participation. In a study of ward-level elections in Mumbai in 1997 and 2002, Bhavnani (2009) found that reserving seats for women not only increased their rate of electoral success after the quotas were removed, but also increased the number of women standing for office. More importantly, quotas seem to have made the electorate more willing to vote for women. The share of votes polled by all female candidates rose from a mere 3.3 percent in 1997 to 15 percent in 2002. Taken together, these findings suggest that quotas partly work by encouraging capable women to run for office and also by teaching political parties and voters that women can win elections and serve effectively.

with Yemen's political fragility and deep poverty. Moreover, scholars of conflict and violence caution of severe and long-lasting damage wrought on the political institutions, economies, and social fabric of societies that struggle with ongoing political violence.⁴¹ There is also evidence that gender inequality significantly increases the risk of conflict; and countries with high fertility rates, one marker of gender inequality and female disempowerment, are more than twice as likely as others to experience conflict (Mary Caprioli 2003). But odds are not destiny.

Post-conflict transitions, even in contexts of deep poverty and divided societies, can provide new beginnings. Some countries, such as Ethiopia, have been able to emerge from fragility and make significant improvements in the welfare of their poor populations, for instance, by expanding access to improved water (World Bank 2011b).⁴² Others, such as, Rwanda and Liberia, are forging new political regimes marked by women in leadership. The period during and after conflict often marks a phase when many women assume a larger public presence in their communities and begin or increase their economic participation.⁴³ Empirical research is finding that communities where women are more active in the labor force are characterized by more rapid recovery and increased wellbeing than communities where women have less economic independence (Justino et al. 2012, Petesch 2011). This window of opportunity provided by post-conflict periods, however, seems to close quickly as women face great pressure to revert to pre-conflict gender roles. Development planners need to recognize and seize on this

rare opportunity for accelerating development *and* gender equality.

In spite of the adverse conditions in which they are growing up, Yemeni adolescents who participated in the qualitative study are optimistic and holding on to high ambitions for their future. Girls and boys alike see themselves in respected professions in addition to enjoying a strong marriage and family life. The girls of Aden say they will work to become “a doctor, in order to help others” and “to be a lawyer—to defend the oppressed.” Their aspirations provide powerful resources for building a strong nation. Yet for these youths' potential to be realized, Yemen must achieve peace and more equitable gender norms as well as greatly expanded access to opportunities and justice for all, but especially for women and youth. Their economic and political empowerment are building blocks for Yemen's sustainable peace and stability.

⁴¹ A single wave of conflict and violence can wipe out an entire generation of economic progress (World Bank 2011), and vulnerability to renewed violence remains acute for at least a decade, especially for the world's poorest countries like Yemen (Collier et. al. 2003)

⁴² Ethiopia more than quadrupled access to improved water over a 20 year period to reach two-thirds of its population in 2009–10

⁴³ See, for instance, Brück and Vothknecht (2011), Petesch (2011), Menon and Rodgers (2011), Bouta, Frerks, and Bannon (2005); Bop (2001); Meintjes (2001); El-Bushra (2000), and Sørensen (1998).

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Annex 1: Methodology Note on Global Qualitative Assessment

Defining Gender in the 21st Century was designed to provide an unprecedented “bottom-up” exploration of how gender shapes the lives of men and women across 20 countries around the world. The study was conducted as background for the *World Development 2012: Gender Equality and Development*. In addition to Yemen, the field work reached urban and rural communities of Afghanistan, Bhutan, Burkina Faso, Dominican Republic, Fiji, India, Indonesia, Liberia, Moldova, Peru, Papua New Guinea, Poland, Serbia, South Africa, Sudan, Tanzania, Togo, Vietnam, and West Bank and Gaza. Nearly 4,000 individuals from three generations participated in the study between June 2010 and March 2011.

The rapid assessment explores trends in gender roles and norms, and what women and men say drive their major decisions surrounding education, economic participation, and family formation. Small, single-sex discussion groups reflected on questions such as: How did you decide to end your education? Are men and women better at different jobs? Do women and men save differently? What makes a good husband? A good wife? Qualitative methods are appropriate for examining these questions because they permit exploration of factors that are multidimensional and need to be traced over time as well as contextually grounded for sound interpretation of their meaning and significance in the lives of women and men and their communities.

Country selection for the global study was shaped by where there was strong interest in World Bank country departments to learn from the study and to incorporate findings into their own policy analysis and guidance activities. The samples are small, and are not representative of their general country or regional contexts. At the community level, the samples were designed to capture a mix of urban and rural contexts as well as more modern and traditional gender norms. In every country, teams conducted field work in both middle class and poorer neighborhoods of cities and towns, as well as in prosperous and poor villages.

Within communities, five different data collection tools were used: three structured focus group discussions (one per age group), a key informant interview in the form of a community questionnaire with close- and open-ended questions, and a mini case study. The table below summarizes the general topics covered with each method. Focus groups lasted two-and-a-half to three hours on average. Biases can sometimes be introduced by focus group dynamics, whereby more assertive group members dominate discussions. In addition to mobilizing single-sex focus groups of roughly similar ages, facilitators received training on additional measures to foster inclusive discussions that would capture a range of attitudes and experiences that are common in the community. On some key questions, for instance, focus group members had opportunities to respond by “voting” in private and then volunteering to discuss their responses.

Local researchers with extensive country knowledge and qualitative field experience led the studies. Ramzia Aleryani, Sabria Al-Thwar, and Mai Abdulmalik with the Yemeni Women Union led the Yemen study. The facilitators recruited to conduct the focus groups and interviews were generally experienced facilitators and received training and a detailed methodology guide in preparation for their field work. The methodology guide reviews the study's conceptual approach and sampling procedures, presents each of the study instruments, and discusses documentation and analysis techniques.

As part of the field work in each site, facilitators interviewed local key informants to complete a Community Questionnaire, which covers extensive background information about the sample community. Key informants might be a community leader, government official, politician, an important local employer, a business or financial leader, teacher, or healthcare worker. The selection of the participants for the adolescent and youth focus

groups was based on the age requirements noted in table 2; field teams also received instructions for the groups to be composed, as much as possible, to reflect the range of educational and livelihood experiences that are common in the community for that age group.

The dataset from the field work is comprised of narrative and numerical data. The study's principal findings rest on systematic content analysis of the narrative data, which comprises over 7,000 pages of text for the global dataset, and has been treated as a single database and coded with the social science software NVivo. There is also extensive numerical data from the Community Questionnaire and NVivo frequencies of responses on the full range of study topics. For discussion of limitations with the qualitative sampling, data collection and analysis techniques employed in this study, the reader is encouraged to consult the forthcoming global report (Munoz Boudet, Petesch, and Turk 2013), which draws on the *Defining Gender in the 21st Century* dataset (World Bank 2011).

QUALITATIVE ASSESSMENT DATA COLLECTION TOOLS AND RESPONDENTS

| Data Collection Method | Time | Topics | Respondents |
|---|-----------|--|--|
| Activity 1. Community Questionnaire | 1 hour | To gain an understanding of the local context and community level factors that may contribute to gender differences and changes in gender norms and practices surrounding economic decision-making and access to opportunities. | 1 or 2 key informants |
| Activity 2. Focus Group Discussion: Making Economic Choices (youth) | 2.5 hours | To explore with young women and men: <ul style="list-style-type: none"> • Happiness • Daily time use • Decisions surrounding transitions from school to work and family formation • Independence, cooperation, and obligations in economic decision-making processes • Divorce, family dispute resolution mechanisms • Local economic opportunities • Savings practices • Community participation • Knowledge of gender-related rights • Role models • Hopes for the future | 1 FGD of 8 to 12 female youth, ages 18 to 24 |

(continued on next page)

QUALITATIVE ASSESSMENT DATA COLLECTION TOOLS AND RESPONDENTS *(continued)*

| Data Collection Method | Time | Topics | Respondents |
|--|--------------|---|--|
| Activity 3. Focus Group Discussion with Adults: Ladder of Power and Freedom (adults) | 2.5 hours | To explore with adult women and men: <ul style="list-style-type: none"> • Happiness • Differences in the exercise of power and freedom, with a focus on economic decisions • Local economic opportunities • Independence, cooperation, and obligations in economic decision-making processes • Divorce, family dispute resolution mechanisms • Sources of economic support • Household gender relations • General patterns of domestic and community violence • Hopes for the future | 1 FGD of 8 to 12 female adults, ages 25 to 60 1 FGD of 8 to 12 male adults, ages 25 to 60 |
| Activity 4. Focus Group Discussions: Reaching for Success (adolescents) | 2.5 hours | To explore with adolescents: <ul style="list-style-type: none"> • Happiness • Daily time use • Aspirations for the future • The value of education • Education/work balance • The transition to life after studying • Dating, Formation of families • Norms surrounding adolescent girls and boys • Knowledge of gender-related rights • Domestic violence and public safety • Community participation • Role models | 1 FGD of 8 to 12 female youth, ages 10–16 1 FGD of 8 to 12 male youth, ages 10–16 |
| Activity 5. Mini Case Study | 1 to 2 hours | To provide in-depth analysis of a finding that emerges as important for understanding gender norms or structures shaping economic decisions in that locality. | 1 or 2 key informants |

Annex 2: Policy Interventions: Some Examples from Other Countries

Investing in Health and Education Reducing Female and Child Mortality by Improving Water Service Delivery

Strengthening infrastructure and institutions around water delivery and sanitation can have a profound effect in reducing female and child mortality. While approaches to improving delivery and supply of clean water may vary according to local settings, two important and complementary aspects of success in the cases of Senegal and Cambodia included: 1) increased investment and 2) complementary measures to increase efficiency and affordability.⁴⁴

Senegal

In Dakar, the government made significant investments in increasing production and expanding existing networks to improve access to clean water. At the same time, the government put in place a tariff structure that was affordable to the poor, yet did not affect long-run sustainability. This included different tariff structures for domestic and nondomestic users and higher tariffs for those who surpassed specific quotas. In addition, water supply operations were contracted out to a private company and remuneration was directly linked to performance indicators such as improvements in bill collection and reductions in water losses.

Result: By 2006, access to water services in Dakar reached 98%, the highest coverage rate in

Sub-Saharan Africa. In addition, tariff collection also rose from 80% in 1996 to 98% in 2006, and water losses declined from 32% to less than 20%. Furthermore, water users experienced fewer interruptions and the sector has been able to cover its operational and maintenance costs without direct government subsidies.

Source: <http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:21319097~pagePK:64257043~piPK:437376~theSitePK:4607,00.html>

Cambodia

In Phnom Penh, large investments in the public sector were accompanied by adaption of new technology to improve efficiency gains. Between 1997 and 2003, water production was doubled and distribution networks expanded nearly 105%. In parallel, the government implemented a computerized monitoring system to help reduce losses for unaccounted water usage and new technology to improve management of accounting data. A sliding tariff structure that provided subsidies to the poorest users was also implemented.

Result: By 2010, over 90% of the population of Phnom Penh had 24 hour access to water. Loss from

⁴⁴ World Development Report 2012: Gender Equality and Development. World Bank.

unaccounted-for water was reduced from 57% in 1998 to 17% by 2003. Bill collection also reached 100%. Acquisition of a fully computerized monitoring system enabled Phnom Penh's water utility to reduce losses from unaccounted-for water from 57 percent in 1998—one of the highest rates in Asia—to 17 percent by 2003. Phnom Penh's water supply authority has reached financial autonomy, and, in 2010, it was awarded the Stockholm Industry Water Award for excellence in water management.

Source: <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/EASTASIAPACIFICEXT/CAMBODIAEXTN/0,,contentMDK:22691756~pagePK:141137~piPK:141127~theSitePK:293856,00.html>

Reducing Maternal Mortality

Maternal mortality and morbidity is the leading cause of death and disability for women of child-bearing age in the developing world. For every maternal death, 20 others experience serious consequences of pregnancy.^{45, 46} This has an impact not only on health outcomes of women and children, but also has economic costs in terms of expenses around care, forgone income, and reduced contributions to household tasks. A recent study in rural China estimated that the economic costs of maternal death for the household were more than one year of income⁴⁷. Prompt and adequate attention to expectant mothers is needed before, during, and after childbirth.

Improving Delivery with Modest Investment

The governments of Sri Lanka and Malaysia were able to dramatically reduce maternal mortality with modest public investments (an average of 1.8 percent of GDP since the 1950s) by ensuring that critical services reached the poor. Some key elements of the strategies employed in Sri Lanka and Malaysia include:

Improving access—Actions were taken to address financial, geographic, and cultural barriers to maternal care. This included measures such as providing free (Malaysia) or subsidized (Sri Lanka) transportation to hospitals when emergencies arise, providing free childbirth care to the poor, and mobilizing communities and outreach in underserved areas. Investments in rural development (Malaysia) and social development (Sri Lanka) were also coordinated to ensure accessibility of services.

Providing skilled midwifery close to communities—Both governments invested in training, employing, and deploying skilled midwives in health facilities and in communities to attend to home deliveries. Midwives are respected communicators who are able to raise awareness of the health risks of pregnancy and childbirth and refer patients to hospitals when complications arise.

Monitoring and reporting—Monitoring systems are used to track implementation achievements and gaps, this includes a civil registration and health management information system. Area-specific mortality data collected through these monitoring systems empower communities so that they can hold political leaders accountable.

Results: The government of Sri Lanka was able to dramatically reduce maternal mortality from 1,056 to 24 maternal deaths per 100,000 live births

⁴⁵ World Health Organization, UNICEF, UNFPA and The World Bank, "Trends in Maternal Mortality: 1990–2010," 2012.

⁴⁶ Grepin and Klugman, Closing the Deadly Gap Between What we Know and What we do: Investing in Women's Reproductive Health, http://www-wds.worldbank.org/external/default/WDSCContentServer/WDSP/IB/2013/05/30/000356161_20130530122619/Rendered/PDF/781140WP0Box370per0Fu110Report.pdf0.pdf

⁴⁷ Ye F, Wang H, Huntington D, et al. The Immediate Economic Impact of Maternal Deaths on Rural Chinese Households. PLoS ONE 2012; 7: e38467.

between 1947 and 1996. Similarly, in Malaysia, the maternal mortality ratio was halved between 1950 and 1957, and was reduced to 19 maternal deaths per 100,000 by 1997.

Source: Pathmanathan I, Liljestrand J. Investing in Maternal Health. World Bank Publications, 2003. http://imagebank.worldbank.org/servlet/WD-SCContentServer/IW3P/IB/2007/08/28/000020439_20070828164038/Rendered/PDF/259010REPLACEM10082135362401PUBLIC1.pdf

Ensuring Quality Care

In Rwanda results-based financing schemes were used to increase the quality of prenatal care. Health facilities were offered financial (pay for performance) bonuses based use and quality of prenatal, institutional delivery, and child preventive care. Facilities were paid based on 14 maternal and child healthcare output indicators, which were defined by the Ministry of Health and based on the country's health priorities. Overall quality was also assessed using an index of structural measures, such as availability of equipment and drugs, and process measures such as cleanliness and content of care. Full payment of the pay for performance bonus was based on meeting all quality criteria and went directly to the service provider.

Results: After 23 months, the study found a 23% increase in institutional deliveries and increases in the quality of prenatal care. Those facilities that were offered the pay for performance bonuses increased their overall expenditures by 22 % and increased staff salaries by 38%.

Source: Basinga, P. and Gertler, P. Paying Primary Health Care Centers for Performance in Rwanda. Policy Research Working Paper 5190. World Bank, January 2010.

http://www-wds.worldbank.org/external/default/WDSCContentServer/IW3P/IB/2010/01/26/00158349_20100126092240/Rendered/PDF/WPS5190.pdf

Expanding Education to Excluded Groups

Scholarship programs are one method of encouraging girls to work harder in school and pursue nontraditional subjects. However, some argue that scholarship programs may encourage cheating and

adversely affect the motivation of weaker students. Evidence from a randomized experiment conducted in two districts in Kenya suggests otherwise. Merit-based scholarships were offered to girls in a number of randomly selected primary schools in each district. The scholarships were awarded to the top 15 percent of girls based on their scores in a district examination, and covered one year's school fees, a textbook allowance, and a certificate presented at a recognition ceremony.

Results: The results of the experiment showed that the test scores of all girls in the selected schools improved, even those of girls who were unlikely to win. Teacher attendance also increased. Perhaps as a result, some evidence suggested that the test scores of boys improved as well, even though boys were not eligible for the scholarships. These results suggest that scholarships offered to girls can have positive spillover effects on the quality of education for all students, as well as encourage more girls to study nontraditional subjects.

Source : Kremer, M., Edward, M., Thorton, R. Incentives to Learn. *The Review of Economics and Statistics*, August 2009, 91(3): 437–456.

<http://www.mitpressjournals.org/doi/pdf/10.1162/rest.91.3.437>

Incentivizing Girls' Enrollment

Faced with large gender gaps in primary and secondary school enrollment, Pakistan's Punjab province launched the Female School Stipend Program to promote the participation of girls in public middle schools grades 6 through 8). The program provides quarterly stipends of US\$10 for each female student who maintained a minimum attendance rate

of 80%. Districts with the lowest literacy rates in the province were targeted.

Results: Evaluation results show that after four years of implementation, participant girls are 3 to 6 percentage points more likely to complete middle school. Younger girls who participated were also more likely to complete at least one year of high school. The evaluation also showed evidence that girls who participated in the stipend program worked less and tended to delay marriage and have fewer children.

Source: Alam, A., Baez, J., Del Carpio, X. Does Cash for School Influence Young Women's Behavior in the Long-term? Policy Research Working Paper 5669. World Bank, May 2011.

http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/05/24/000158349_20110524164001/Rendered/PDF/WPS5669.pdf

Women's Economic Empowerment

IRELAND: CASE STUDY

Over the last 40 years, Ireland has undergone a pronounced transition in female labor force participation. This shift can be divided into two distinct phases. First, between the early 1970s and early

1990s, the total female participation rate grew slowly but steadily from the mid-20 percent range to the mid-40 percent range (depending on year and measure used). Although this advance still left participation well below EU averages, it showed a sharp reorientation of the labor market toward female employment. Over those 4 decades, the number of women participating grew by 50 percent; the number of women employed grew by 38 percent; and the number of men employed fell by 4 percent. In the second phase, Ireland experienced a dramatic surge in female participation from levels well below 1991 EU averages to approximately 67 percent today, on par with the larger EU economies, although still below Scandinavia. The increase was particularly

pronounced during 1998–2007, when 300,000 women in Ireland (approximately 8 percent of the population) joined the labor force.

The two phases share some common elements. Most notably, participation has grown the most among married women, older women, and women with older children. By contrast, participation has been sluggish for younger women and single women (with and without children), and married women with young children. In other respects, the two phases have quite different explanatory factors. From the 1970s to the early 1990s, the key forces were related to Ireland's overall economic transition away from a peripheral and relatively rural economy. The first factor was that agriculture was rapidly shrinking as an employment source. This decline explains the lack of overall growth in male employment noted above. Second, changing social mores toward birth control (which occurred prior to the legalization of contraception) were associated with a steep decline in fertility, which in turn was linked to increased participation of married women. The third factor was the expanded access to secondary education in the mid-1960s, which reduced the entry of young women and men in the labor force. In the 1970s and 1980s, this reduction was complemented by a similar dynamic in tertiary level education. As a result, there were strong cohort effects with younger, less educated groups leaving the labor market, and older educated groups entering later—an effect that tended to favor women. Finally, reforms to unemployment benefits reduced discrimination against married women and increased their incentive to be in the labor force.

An element that cut across these four change factors was the weakening of the “male breadwinner” model. As traditional sectors for male employment shrank, attitudes toward female employment changed, while emigration had become a less viable response to the lack of opportunity at home.

As the strong growth associated with the Celtic Tiger accelerated from the mid-1990s, female participation responded to the pull of job opportunities.

Between 1998 and 2008, female employment grew by 55 percent. In addition to economic growth, key factors included a demographic bulge

in important cohorts for participation (especially ages 25–34), rising educational attainment, and reforms to the tax and benefit system to reduce disincentives to the participation of married women.

An important aspect of the highly elastic response of female participation to Ireland's economic boom seems to be the pent-up supply created by the earlier structural changes whose impact initially had been repressed by the difficult economic circumstances of the 1980s. Thus, the combination of education, attitudes, demography, and incentives wrought their full effect only when opportunities expanded. Nonetheless, Ireland still displays significant gender disparities in the labor market, especially regarding occupational segregation and nonemployment linked to lack of access to childcare. Sixty-three percent of women are in only five occupational categories, while having a pre-school child reduces the likelihood of participation by nearly 20 percent.^{48, 49}

Source: Vishwanath, Tara. 2012. *Opening Doors : Gender Equality in the Middle East And North Africa*. © World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/10844>

Bringing Jobs to Women's Doorsteps

DesiCrew is a rural business process outsourcing (BPO) company in India that uses an innovative business model to bring young rural women into the workforce. DesiCrew's approach includes the following:

Creating high-skill employment outside major urban centers. DesiCrew shifts back-office tasks such as data entry, database management, and transcription to rural service delivery centers. This lowers costs for clients and provides rural youth with employment opportunities.

Undertaking information campaigns. Approximately two-thirds of DesiCrew's employees are women. As they do not have the option to work in a city, for many of them, these jobs are unique new opportunities. To convince parents to allow their daughters to work, DesiCrew undertakes extensive information campaigns to help address cultural restrictions and to stress the benefits of well-paid regular work.

Results: By outsourcing back-office task to rural areas, DesiCrew has contributed to a 40% cost saving for their clients. In addition such rural job creation can play an important role in empowering women, improving their self-esteem and confidence, and strengthening their bargaining power within the household.

Source: <http://www.desicrew.in/index.html>

Expanding Access to Finance for Women Entrepreneurs

Financial institutions are recognizing that women, who account for half of all entrepreneurs, represent a large and underserved market opportunity. IFC partnered with Access Bank in Nigeria and Development Finance Company of Uganda (DFCU) to provide an initial credit line for lending to women entrepreneurs and advisory services for implementation. The programs included:

Training—The banks trained women clients on business planning and management and financial literacy, which helped boost their confidence to approach the bank for credit services.

⁴⁸ Russell, Helen, Frances McGinnity, Tim Callan, and Claire Keane. 2009. *A Woman's Place: Female Participation in the Irish Labour Market*. Equality Research Series. The Equality Authority and the Economic and Social Research Institute, Dublin.

⁴⁹ Walsh, Brendan. 1993. "Labour Force Participation and the Growth of Women's Employment, Ireland 1971–1991." *The Economic and Social Review* 24 (4).369–400. www.esr.ie/.

New Products and processes—In Nigeria, Access Bank staff designed alternative collateral systems, including the pledging of jewelry and equipment and cash-flow-based lending using assets, debentures, or bills of sales. In Uganda, DFCU also developed new products better aligned with the needs of women entrepreneurs, such as the Savings and Credit Cooperative Societies Loan. It targets registered associations and groups whose members have overcome the start-up phase of business but lack the conventional securities needed to secure individual business loans and prefer to borrow through a group approach.

Results: During 2006–09, Access Bank disbursed \$35.5 million and DFCU \$16.1 million in loans to women entrepreneurs, while maintaining a non-performing loan ratio of less than 1.5 percent. Both banks' portfolios also increased significantly (Access Bank opened more than 1,300 new deposit accounts and 1,700 checking accounts, and DFCU created more than 1,800 new deposit accounts). Access Bank trained 650 women in business and management skills and DFCU 368. The Access Bank, the first West African bank to be admitted to the Global Banking Alliance for Women, received the African Banker's 2007 Most Innovative Bank award and the Alliance's 2008 Most Innovative Bank of the Year award. DFCU followed suit, winning the Alliance's 2009 award.

Source: International Finance Corporation, World Development Report 2012.

Targeting Vulnerable Women in Post-Conflict Contexts

In Uganda, the Women's Income Generating Support (WINGS) Program aimed to equip vulnerable young women in Northern Uganda with the tools needed to secure a sustainable livelihood. The program targeted the poorest and most vulnerable women in the villages, many of whom were illiterate, and provided them with three components:

Business skills training – Approximately four days of training were provided and covered topics such as planning, starting, and managing simple business activities. Participants were also provided assistance in developing a business plan.

Start up grant—Upon approval of their business plan, participants were given a start up grant of US\$150.

Follow up visits—Participants received at least 3 follow up visits by trained community workers to monitor and support business activities and discuss challenges.

Results: A year after the intervention, the average cash earnings doubled, cash savings tripled, and short-term spending on durable assets increased 30–50%. The program had the greatest impact on individuals with the lowest initial levels of capital.

Source: Blattman, C., E. Green, J. Annan, and J. Jamison et.al. Building Women's Economic and Social Empowerment Through Enterprise. Innovations for Poverty Action. April 2013.

http://www.poverty-action.org/sites/default/files/wings_full_policy_report_0.pdf

Influencing Labor Market Decisions

A recent study commissioned by the United Nations Foundation found that programs that transfer both capital and skills to vulnerable women can have a positive impact on earnings as well as help them transition away from subsistence level work.⁵⁰ An example of such an intervention is BRAC's Targeted Ultra Poor Program in Bangladesh. This program targets the poorest women in rural communities, of which over 90% are illiterate and 80% live below the global poverty line. The program offers them a menu of business activities, such as livestock rearing and small retail, from which they will receive

⁵⁰ A Roadmap for Promoting Women's Economic Empowerment, UNF and Exxon Mobile, 2013 http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf

a combination of asset transfer and training. Those choosing the livestock package received:

Asset Transfer—Beneficiaries were able to choose one among six livestock packages valuing a approximately US\$140. This represented a major resource endowment for participating households. Beneficiaries were asked to retain the livestock for two years, however this was not enforced.

Training to manage asset—Intensive classroom training was conducted to teach the women how to care for and rear the livestock. In addition to training, a livestock specialist visited each woman every 1–2 months during the first year.

Results: A randomized evaluation found that during a two-year period the program had a significant impact on earnings (34% increase relative to baseline) which led to an 8% increase in household expenditures and a 15% increase in self-reported life satisfaction. In addition, there was a notable shift in women's occupational choices away from casual day labor and toward self-employment.

A similar program was also evaluated in West Bengal, India. Results from this evaluation showed that participant income increased an average of 21% eighteen months after the program.

Sources: Bangladesh: Bandiera, O., R. Burgess, N. Das, et.al. Can Basic Entrepreneurship Transform the Economic Lives of the Poor? Working Paper. International Growth Center. April 2013.

Bangladesh: <http://www.theigc.org/sites/default/files/Bandiera%20et%20al%20final.pdf>

West Bengal: <http://graduation.cgap.org/wp-content/uploads/2012/06/Ultra-Poor-Phase-1-Draft-2012-Complete-1.pdf>

Helping Youth Transition to the Workplace

In efforts to help youth transition to productive work, programs in Liberia and the Dominican

Republic are approaching the challenge of youth unemployment by offering a package of services including:

Hard skills—The skills training aims to equip participants with technical skills that are in demand in the local labor market. In Liberia, training providers are asked to conduct market assessments before selecting trades for which training is developed and offered.

Soft skills—Soft skills, or life skills, training focuses on non-cognitive skills such as conflict management, self-esteem, time management, health, decision-making, etc. Addressing girls' distinctive social capital needs can facilitate the uptake of economic opportunities among often vulnerable and isolated young females.

Placement Assistance—Job placement is the hard part, particularly for women. Programs can help youth transition to the workplace by providing mentoring services to help youth connect with networks and apprenticeships and internships arranged with the private sector to provide on the job experience and entry into the workplace.

Results: In Liberia the Economic Empowerment of Adolescent Girls and Young Women Project (EPAG) targets out of school young women aged 16–27. Results from an impact evaluation show that after one year the project led to a 47% increase in employment and an 80% increase in income among participants. Among the factors contributing to these results are 1) the project's in-depth understanding of the beneficiary group and their needs, which led to complementary activities being offered; 2) gender specific design elements in life skills and mentoring activities; and 3) focus on providing job opportunities in the informal sector.

In the Dominican Republic, the Programa Juventud y Empleo (PJE) targets vulnerable youth, 40% of whom have not completed secondary school and 55% of whom are youth women. While the overall impact on labor market outcomes was modest at best, a randomized evaluation shed light on the

impact of different components of the program. The evaluation found that the impact of soft skills training were equal to the impact of soft skills plus vocational training and tended to have more impact for women compared to men. Furthermore, in addition to positive labor market outcomes, young women also demonstrated increased job satisfaction and aspirations and a decrease in pregnancy. The evaluation concluded that soft-skills plus job placement are a cost-effective intervention for improving outcomes for young women in the shortrun.

Sources: Liberia—http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2013/10/08/000442464_20131008130547/Rendered/PDF/816830BRI0AGI00Box0379842B00PUBLIC0.pdf.

Dominican Republic—Card, D., P. Ibararan, et al. *Journal of Labor Economics*, 2011, vol. 29, no. 2. <http://davidcard.berkeley.edu/papers/labor-impact-youth.pdf>

Reducing Time Burdens Through Infrastructure Investments

Including specific components or pilots within larger investment programs can often be an effective means to addressing gender gaps. The Rio Grande do Norte Rural Poverty Reduction Project in Brazil implemented a pilot to address the cross-sectoral relationship between access to water and electricity and female labor force participation. The pilot aimed to facilitate women's access to markets, reduce task burdens in the household, empower women to engage in household and community decision-making, and reduce poverty. The pilot included two gender-sensitive investments:

- investments in water supply systems aimed at reducing the time women spend collecting water and thus the time spent in household chores; and

- investments in access to market economies (including small agricultural production and productive investments) aimed at giving women better access to local markets/buyers.

Results: A parallel study was conducted to assess how women benefited from this program. The study found that these investments led to a reduction in the amount of time both men and women spent collecting water and on household activities. There was also evidence that time was reallocated to productive activities either at home or off property. This led to increased family agricultural income and an increase in productive activities. Families that received both of the above mentioned investments increased their incomes an average of 150%. In addition, the study also found positive impacts on women's engagement in local institutions and a growth in size and level of engagement of female social networks.

Source: Women's Economic Empowerment in Latin America and the Caribbean: Policy Lessons from the World Bank's Gender Action Plan, World Bank, June 2012.

http://imagebank.worldbank.org/servlet/WDSContentServer/IW3P/IB/2013/03/19/000356161_20130319150057/Rendered/PDF/760980WP0GAP0L00Box374362B00PUBLIC0.pdf

Political Participation Temporary Quotas, Permanent Results

The 73rd and 74th amendments to India's constitution (passed in 1992) mandate that one-third of seats in local governing bodies be reserved for women. The seats at the ward level that are reserved for women are randomly chosen and change from election to election, allowing for a randomized comparison of the effects of quotas. In 1997 and 2002 studies of ward-level elections in Mumbai found that reserving seats for women not only increased their rate of success after the quotas were removed, but also increased the number of women who stood for office.

Results: More important, quotas seem to have made the electorate more willing to vote for women. The share of votes polled by all female candidates rose from a mere 3.3 percent in 1997 to 15.0 percent in 2002. Taken together, these findings suggest that quotas work partly by encouraging capable women

to run for office and partly by teaching parties that women can win elections.

Source: Bhavnani, Rikhil. Do Electoral Quota ‘Work’ after they are withdrawn? Evidence from a Natural Experiment in India. *American Political Science Review* 103 (1): 22–35. 2009.

Implementing a Gender Quota for Party Lists

In July 2008, Albania enacted a quota law, “On Equality in Society,” that stated that at least 30% of appointed positions in government should be filled by the ‘under-represented sex’ (i.e. women). It also required that 30% of candidates running in national and local elections should be from the ‘under-represented sex.’ The subsequent Electoral Code went a step further to require that both sexes are represented among the first three names on electoral lists or that the ‘under-represented sex’ makes up 30% of each party’s list.

Results: In 2009, the candidate lists from all the main political parties (except for from one regional list per party) respected the new gender quota. As a result, women earned 16.4 percent of seats, in the June 2009 parliamentary election. While it did not meet the desired 30 percent, it was the greatest percentage of women parliamentarians since Albania’s communist period. This experience suggests that having a quota for the composition of the party list may not be sufficient for achieving the desired 30% of the seats. Alternatively a formula of ‘rank order’ or alternating names, may be needed.

Source: Albania’s 2009 Parliamentary Election: Monitoring the Implementation of Gender Quota and Women’s Participation, Albanian Center for Economic Research and the Albanian Socio-Economic Think-Tank. September 2009.

<http://platformagjinore.al/wp-content/themes/theme1369/pdf/Monitoring%20Report%20English%20FINAL.pdf>

Building Capacity of Women Candidates

In Croatia, the Law on Gender Equality requires that special measures be taken to promote gender balance in legislative, executive, and judicial branches of government and that registered political parties adopt action plans to achieve gender balance in candidacies for election. However, it does not mandate quotas. In efforts to increase women’s participation in politics and to enhance their party’s outreach, the Social Democratic Party established a women’s wing, the SDP Democratic Women’s Forum (SDWF). The SDWF set up branch offices at various levels and developed partnerships with CSOs and unions. The SDWF was able to pass a 40% internal party quota for the ‘underrepresented gender’ for candidate lists at the national and local levels. In addition, the SDWF provided training opportunities for women members in areas including leadership and political communications. These training programs helped to develop a network of experienced women politicians.

Results: In 1990, women made up just 4.6 percent of members of parliament in Croatia. This percentage rose to 7.9 percent in 1995 and 17.8 percent in 2000. In 2011, women held 23.5 percent of parliamentary seats. Following the 2007 elections, women made up 32 percent of the SDP parliamentary group, and several women have held influential positions within parliament, including deputy leaders of the SDP caucus. Finally, SDP women parliamentarians have had important leadership roles in promoting important legislation, such as the Law on Gender Equality, the Anti-discrimination Act and the Law on Domestic Violence.

Source: Empowering Women for Stronger Political Parties: A Guidebook to Promote Women’s Political Participation. United Nations Development Programme National Democratic Institute for International Affairs. February 2012

<http://www.undp.org/content/dam/undp/library/gender/gender%20and%20governance/EmpoweringWomenFor%20StrongerPoliticalParties.pdf>

Empowering Women at the Village-Level

In Afghanistan, the National Solidarity Program aimed to build representative institutions for village-level governance, particularly with regard to the delivery of services and infrastructure to the rural population. The project had two main interventions at the village level

Community Development Councils—The councils were created by secret-ballot universal suffrage elections and had to be comprised of equal numbers of women and men. The Councils were responsible for selecting and managing projects funded by the village block grants.

Block grants to support project implementation. Block grants, valued at \$200 per household or a maximum of \$60,000, were to villages to support the implementation of community

projects. The program required that at least one project targets women.

Results: An evaluation of the program found increases in women's participation in village governance, community life and production activities. At the same time the community also exhibited increased support for women's participation in village-level decision making. However, the evaluation showed no effects on intra-family decision-making or attitudes towards the role of women in society. It was also noted that women who own land were more likely to participate in decision making.

Source: Beath A., Fotini Christia and Ruben Enikolopov. Policy Research Working Papers. World Bank. November 2012.

<http://elibrary.worldbank.org/content/workingpaper/10.1596/1813-9450-6269>



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